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THE DOMINION BANK 1871-1921

FIFTY YEARS OF BANKING SERVICE

THE DOMINION BANK
ESTABLISHED 1871

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FIFTY YEARS OF BANKING SERVICE
1871 - 1921

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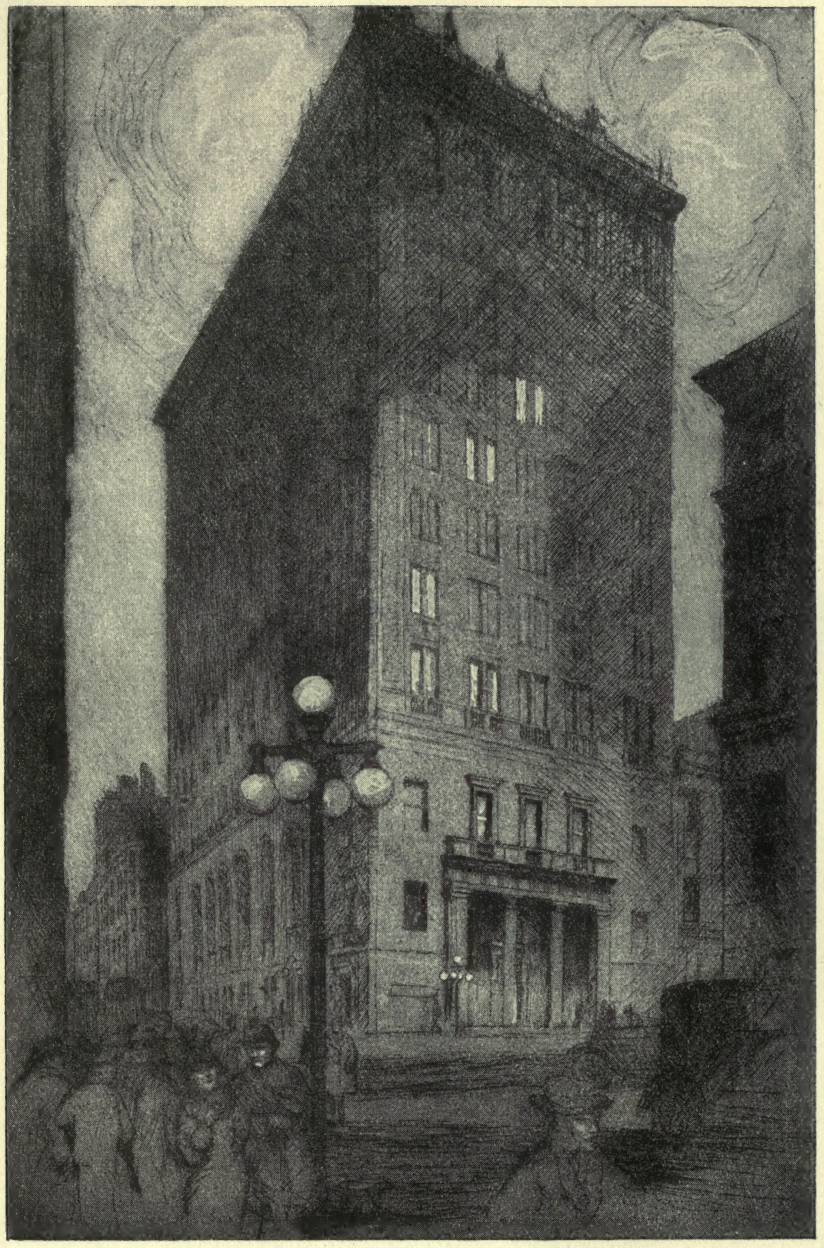

HEAD OFFICE BUILDING, OCCUPIED 1914

FIFTY YEARS OF BANKING SERVICE

1871 1921

THE DOMINION BANK

by
Oscar Douglas Skelton
+ others.

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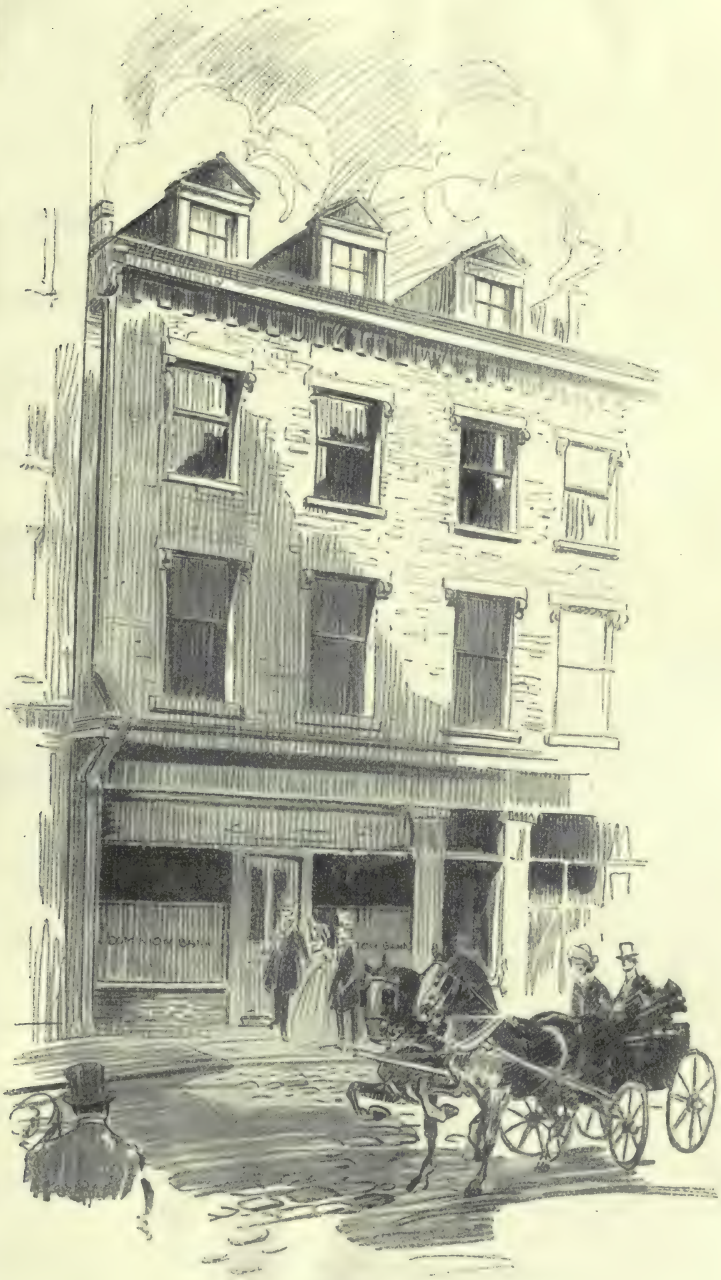

ORIGINAL HEAD OFFICE
40 KING STREET EAST, TORONTO
OPENED 1ST FEBRUARY, 1871

DESIGNED, ENGRAVED AND PRINTED BY
BRIGDENS LIMITED
TORONTO - WINNIPEG - MONTREAL

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INTRODUCTION

It has been thought fitting to commemorate the completion of the first fifty years of service of The Dominion Bank by a brief sketch of its foundation, its growth and achievements.

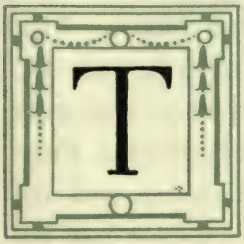
A bank which for half a century has taken its full part in the development of the country becomes a partner in the nation's progress—stimulating thrift, ministering to its enterprises and mobilizing its financial resources to the best advantage.

This short narrative of the bank's history has been drawn from its records, supplemented by contemporary documents and personal reminiscences. It has been written by Dr. Skelton of Queen's University in co-operation with a small committee of the bank's officials. The illustrations portray most of the men closely linked with its progress, a number of its buildings, past and present, and some special phases of its activities.

The record of The Dominion Bank's first half century is commended to the members of its wide partnership, and to its friends with the hope that the future will more than fulfil the endeavor and the promise of the past.

Edw. Wilson
President

February 1, 1921



HE Dominion Bank obtained its charter in 1869 and opened its doors on the first day of February, 1871. Its beginnings thus go back to the first years of the Dominion from which it took its name. Nor is it only in its beginnings that the linking of fortunes holds. The bank shared with the nation the first flush of youthful confidence, the trials and slow development of the middle years, and the expansion and prosperity of the days when Canada at last came into her own. Now that fifty years have passed since that beginning, it is well to look back over the long road, to recall the stages in the bank's progress, and to pay tribute to the memory of the men who laid the broad foundations, and the men who built soundly and surely upon them.

It is difficult, particularly for the younger men of today, to realize what the Canada was like in which The Dominion Bank made its beginning. It is true that, before the close of 1871, Canada stretched from the Atlantic to the Pacific, and that its people numbered nearly four millions. But as yet Canada had only staked a claim to the northern half-continent; it had not begun to develop the vast western and northern wildernesses. The Maritime Provinces had not yet been linked with central Canada by rail; there was not a completed mile of railroad west of Georgian Bay.

Nor did the four million Canadians of the seventies carry on anything approaching one-half the business of the eight millions of today. Imports, exports, railway mileage, life insurance, fire insurance, federal revenue, federal debt, reached not a half, but barely a twentieth, of latter-day levels. Farming and lumbering were still the dominant industries. There were only three cities, Montreal, Quebec and Toronto, with more than fifty thousand people, and only three others, Halifax, St. John and Hamilton, with twenty-five thousand. There was very little trade and intercourse between the different parts of the country, and such business as existed was much less city-centred than today. The whole country, each province, each community, each household, was largely sufficient unto itself. The country village was still a vigorous community centre; its grist mill, its blacksmith shop and implement or carriage factory, its general store, and its taverns, all did a thriving trade. Every house no longer had its spinning wheel, but the leach and cooler for making soap and the tallow cakes and moulds for making candles were still necessary for the housewife's art. Whiskey was cheap and flowing freely, and a barn-raising was a lively scene. It was just seven years since the first cheese factory had been built in Canada, and the first creamery was yet to be begun; the mower and reaper and the thresher were coming in, but the self-binder was yet unknown, and the silo and the Babcock test were for the future. In the forest, square timber then was lord and pulp-wood still unsought. No building in Toronto was more than five stories high. The elevator, the typewriter, the telephone, the filing systems, all the technical apparatus of modern office work, had not yet widened the range and quickened the pace of business.

The banking system, required to finance the trade of Canada at this stage, was naturally much less comprehensive than today.

JAMES AUSTIN
FOUNDER AND FIRST PRESIDENT 1871-1897

The number of banks, it is true, was greater; when Confederation began, there were eighteen banks chartered by the Province of Canada, carrying on business in Ontario and Quebec, five chartered banks in Nova Scotia, besides the private Halifax Banking Company, and four in New Brunswick, while the Bank of British North America operated under Royal charter. But in spite of recent competitive development on the part of a few banks, the total number of branches was only a third of the number sometimes added nowadays in a single year; in 1868, there were 121 branches in Canada, and two in British Columbia. All banks, except the British North America, had hitherto been confined to the bounds of the province which had given them their charters, and although this legal restriction was now removed, there was not yet any actual interprovincial expansion. Transactions were on a correspondingly modest scale. The total assets of all the banks of Canada at Confederation were little more than half the assets of The Dominion Bank today, and their deposits were not one-third of the bank's present total.

Yet, while the number of branches was small and their business relatively restricted, the Canadian banking system had already attained its distinctive features. There had been, during the Union period, from 1841 to 1867, much criticism and much discussion, and bankers and legislators alike had been active in experiment. The establishment of the National banks in the United States during the Civil War period, the unfortunate fate of several Canadian banks, and the exigencies of provincial treasurers, eager to secure for the province a share of the fabled profits that came from note circulation, had led to repeated and, in part, successful attempts to introduce new features. After Confederation, when it became necessary to consolidate the banking regulations of the separate provinces, the debate continued.

But by 1871, when Sir Francis Hincks succeeded in piloting a general Bank Act through Parliament, most of the proposed innovations had been either tested and accepted or discarded, and banking in the Dominion had been firmly established on the lines worked out and approved by experience in the generation that preceded.

The free banking experiment of the fifties had proved unsatisfactory, and it was definitely determined that only corporations specially chartered by parliament could exercise full banking powers. There were still a great many private bankers, particularly in Ontario towns and villages, taking deposits and lending money, but they were not permitted to issue notes. For safety, a relatively large capital was required of all chartered banks: according to the Act of 1871, no new bank could begin business until $500,000 had been bona fide subscribed and $100,000 paid up, with an additional $100,000 to be paid up within two years. The banks were banks of branches. They were permitted to issue notes on the general security of their assets, subject only to the restriction that the issue must not exceed the paid-up capital. The attempt in 1869 of the Minister of Finance, Hon. John Rose, to force the adoption of the United States plan of a note issue based on government securities, had been defeated by the opposition of the western banks and the business community. More success had followed the endeavor of Sir Francis Hincks to carry out in some measure the policy, which Lord Sydenham and Hon. A. T. Galt had urged, of giving the State control of the note issue: the banks were now not allowed to issue notes for less than $4, the Dominion Government issuing the $1 and $2 bills. While the banks were required to receive their own notes at par at any of their offices, in payment of debts, they were not obliged to pay out specie or Dominion notes for them at any

place other than the office where they were expressly made payable. Consequently there persisted what strikes us today as the anomaly of a bank's notes being subject to discount at its own branches. Notes had not yet been made a first lien on the bank's assets, and the redemption fund was still in the future, but the essential characteristics of a free and flexible asset-secured bank currency were firmly established.

Many restrictions designed to avert the troubles of the Union period were enforced. Proposals for a fixed reserve had not been pressed, but had left a trace in the requirement that the banks should hold from one-third to one-half of such cash reserve as they did maintain, in Dominion notes. No bank was to be allowed to pay more than 8 per cent. in dividends until its reserve fund, after the deduction of all bad debts, equalled 20 per cent. of the paid-up capital stock. The shareholders were subject to double liability. Banks were not allowed to lend on the security of their own shares, nor to lend on real estate, though mortgages might be taken as additional security. The important power of lending on warehouse receipts, which has been so characteristic a feature of later banking and so essential in the development of Canadian industry, was only partially accorded as yet. Every bank was required to make a monthly return to the government of its assets and liabilities, in more detailed form than in previous years.

The banking situation in Ontario when The Dominion Bank was chartered was peculiar. Of the hundred and twenty-one bank branches in the Dominion in 1868, exactly one hundred were in Ontario. Yet there was not one long established bank with headquarters in Ontario. The two great western banks, the Bank of Upper Canada, with headquarters in Toronto, and the Commercial Bank, with headquarters in Kingston, had just gone into

liquidation. The Bank of Upper Canada had played a great part in the life of the province, and had long been considered as safe as the Bank of England. Excessive and top-heavy dignity, inability during the railroad and real estate boom of the fifties to fulfil the banker's first duty of distinguishing between a bill and a mortgage, a too easy acceptance of accommodation paper, a too intimate connection with governments and politicians, brought its downfall. It never recovered from the crisis of 1857, and though the decay was gradual the collapse came at last in 1866. The Commercial Bank had been more soundly managed and not as deeply involved in land speculation, but one unfortunate railway account had been carelessly handled. The inability of the bank to realize upon its too fixed assets, together with the suspicion created by the closing of the Bank of Upper Canada, compelled it to close its doors in October, 1867.

The fall of the Upper Canada and the Commercial left a gap in Ontario banking which alert business men were quick to seize upon once the first echoes of the disasters had ceased. There were already in the field some half dozen banks, with head offices outside the province: the Bank of Montreal, which had over twenty branches or agencies in Ontario in 1871; the Merchants Bank of Canada, which had been established in 1864, under Sir Hugh Allan's presidency, and had taken over the assets of the Commercial Bank, with some twenty-eight branches and agencies; the Molsons Bank, founded under the Free Banking Act of 1854, but transferring later to the customary chartered basis, with four branches; the Quebec Bank, another solid institution, with four; the City Bank, of Montreal, with one branch, in Toronto; the Union Bank with one, in Ottawa, and the Bank of British North America, second only to the Bank of Montreal in capital, with nine Ontario branches.

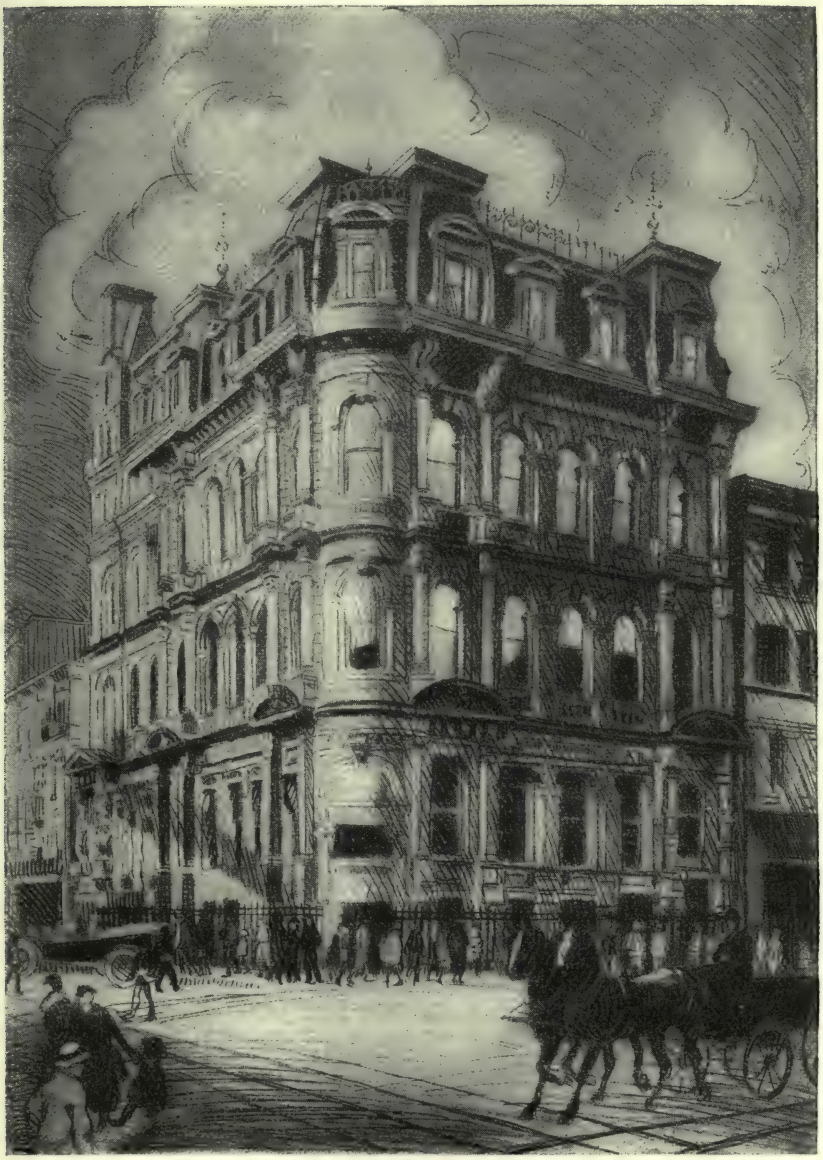
ROBERT HENRY BETHUNE
CASHIER 1871-1892
GENERAL MANAGER 1892-1895

Nor were Ontario banks lacking. The Bank of Toronto, established in 1855 by men closely in touch with the milling industry, had not sought to compete in the extension of branches and had only five in Ontario. The Ontario Bank, with headquarters in Bowmanville, and with nine branches elsewhere in Ontario, was then sound and prosperous, though some of its lumber accounts were soon to prove a source of danger. The Niagara District Bank, with only two offices, had passed through a chequered but honorable career, and continued developing slowly until in 1875 it entered upon a more vigorous existence by amalgamation with the newly-formed Imperial Bank of Canada. Much more spectacular had been the annals of the Royal Canadian Bank, which, though only founded in 1865, had over twenty branches in Ontario by 1869, when "bad management, bad debts, and bad blood which was soon to pass from the board-room to the street" forced it to close its doors, and, though it reopened a few months later, its days were numbered. The Canadian Bank of Commerce, destined to enjoy a more illustrious fortune, had been founded in 1867, and by 1871 had eighteen branches in Ontario, besides one in Montreal. In 1869, it absorbed the Gore Bank, which once had shared the leading position with the Bank of Upper Canada and the Commercial Bank, but had tied up its funds unwisely and had been hard-hit by withdrawals of deposits when its larger rivals failed.

Yet in the public eye none of these younger banks wholly filled the gap left by the disappearance of the old pillars of Upper Canada finance. The opening for new banks was the greater because of the outburst of prosperity which marked the years from 1869 to 1873. In the United States, the energy pent up during the Civil War was building railways east and west and opening the new lands beyond the Mississippi to eager thousands

of homesteaders. Canada shared in the continent's prosperity. In five years its railway mileage doubled; even the ending of the reciprocity agreement did not yet halt the flow of products southward and the demand for lumber sent the prices of timber-limits soaring. Manufacturing expanded slowly. As yet, it was from trade rather than from production that the chief demand for credit came: the exporter of lumber or barley, the importer of English broadcloth or China tea, were the leading figures in business. The wholesale and retail trade, largely resting on small capital and long terms, absorbed a great part of the country's energy and offered a ready, if often dubious, outlet for banking funds.

It was therefore not wholly surprising that in the first seven years of Confederation, parliament issued charters for twenty-eight new banks—one in the session of 1868, two in 1869, four in 1871, ten in 1872, nine in 1873, and two in 1874. Not all were able to raise the minimum capital required, but nineteen finally got under way. Some of the older banks increased their capital, so that between the old and the new the total bank capital grew from thirty millions in 1869 to sixty-six in 1876—a total, it may be noted, not again attained for a quarter century. Eight Ontario banks were chartered. Of these, three, the Bank of Agriculture, with head office in Hamilton, chartered in 1868, the Superior Bank of Canada, with head office in Toronto, in 1872, and the London and Canada Bank, in 1874, forfeited their charters for non-user. Five succeeded in securing the necessary subscribed capital, and began careers of varying fortunes: The Dominion Bank, with head office in Toronto, chartered in 1869; the St. Lawrence Bank, also of Toronto, and the Bank of Hamilton, with head office in Hamilton, chartered in 1872; the Imperial Bank of Canada, with head office in Toronto, chartered in 1873; and the Bank of Ottawa in 1874.



HEAD OFFICE BUILDING 1879-1914

It was early in 1869 that the first steps were taken to found The Dominion Bank. A group of men prominent in the business and professional life of the Toronto district determined to enter the banking field. It was two years before the bank began operations, and in this interval many changes occurred in the group.

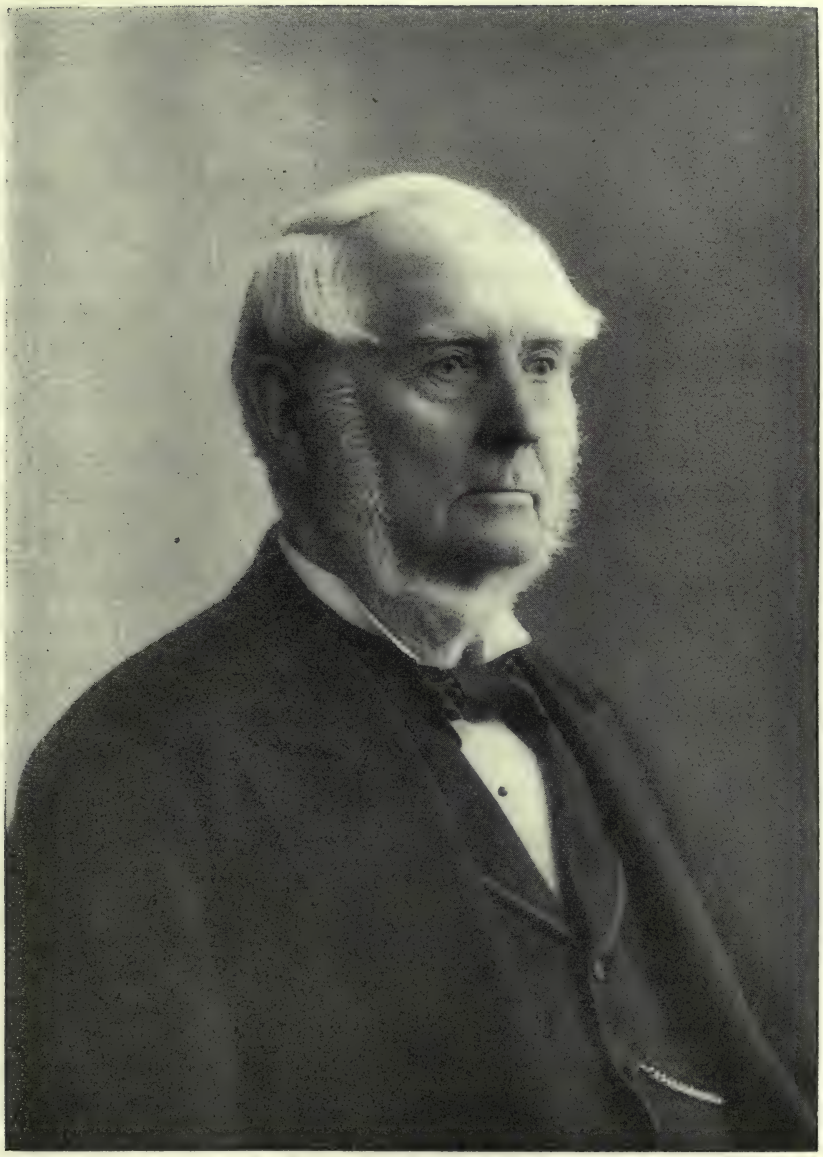
On April 26, 1869, at a meeting held in the office of Ross, Lauder and Mulock, Toronto, it was decided to apply for a charter forthwith. Only four men are recorded in the minute book as being present at this meeting—John Worthington, James Crowther, James Holden and William Mulock—but the names of all who were most active at this stage and who were made provisional directors are given in the preamble of the charter which was granted two months later. The preamble, which has a further interest in its recital of the special purpose of the new undertaking, ran as follows:—

> "Whereas John Worthington, James Crowther, John Crawford, M.P., the Honorable J. C. Aikens, Walter Sutherland Lee, Joseph Gould, the Honorable John Ross, James Holden and Aaron Ross, and others, have by their Petition prayed that they and their legal representatives might be incorporated for the purpose of establishing a Bank in the City of Toronto; and whereas it would be conducive to the general prosperity of that section of the country and greatly facilitate and promote the agricultural and commercial growth of the said locality; and whereas it is but just that the said persons and others who see fit to associate themselves should be incorporated for the said purpose: Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows: . . ."

The first of the petitioners, John Worthington, was a Toronto building contractor, who was also owner of one of the largest quarries in the State of New York. James Crowther was a bar-

rister, of the firm of Bell and Crowther, which William Mulock later joined. John Crawford was a North of Ireland man, a barrister and Bencher of Upper Canada, who had varied the practice of the law by fighting George Brown in Toronto constituencies and by taking the foremost part in the promotion of the narrow-gauge Toronto and Nipissing Railway: he was shortly to become Ontario's third Lieutenant-Governor. The Honorable J. C. Aikens was also a North of Ireland man and a prominent barrister, who had been called to the Senate at Confederation and had become Secretary of State in Sir John Macdonald's first Dominion Ministry. The Honorable John Ross, the last of this trio of Ulster-born barristers and politicians, had played an active part in public and business life, as Solicitor-General and Speaker of the Council in the old Province of Canada, as Senator and Speaker of the Upper House in the larger Canada, and for ten years as president of the Grand Trunk Railway. Mr. Ross was then head of the firm of Ross, Lauder and Mulock. Abram W. Lauder, his partner, and at that time a member of the provincial legislature, was also interested in the promotion of the bank. The William Mulock who was present at the initial meeting is now the Honorable Sir William Mulock, who, after a vigorous and successful career in public life, has become Chief Justice of the Exchequer of Ontario. Walter Sutherland Lee, Toronto-born, was a well-known financier, active in militia, hospital and school affairs, and for many years manager of the Western Canada Loan and Savings Company.

The other three petitioners were all residents of Ontario county, where a considerable development in railway building and in the timber trade was proceeding. Joseph Gould, who had fought at Montgomery's Tavern with Mackenzie's forces, and later represented North Ontario in the legislature, was the out-



SIR FRANK SMITH
PRESIDENT 1897-1901

standing business figure in Uxbridge and its vicinity, where his woollen mills, saw mills, and flour mills had done much to bring prosperity and plenty. James Holden, of Whitby, was the chief builder and later the managing director of the Whitby and Port Perry Railway, then under construction—to the outsider, merely a little lumber road joining Lake Ontario and the nearby Scugog chain of inland lakes, but, in Mr. Holden's eyes, the first link in a railway to Georgian Bay, a railway which in its turn was to be only the first link in a road to the Pacific. Aaron Ross, who was a director of the same railway, was a substantial merchant of Port Perry.

The provisional committee soon found that it was no easy task to secure the minimum subscription of $400,000, with $100,000 paid-up, required by their special charter. It was decided to place the subscription books in charge of the brokerage firm of Pellatt and Osler. In September, 1869, this firm undertook to secure the required subscriptions, for a commission of $2,000 in cash and $2,000 in stock, if successful, and of nothing, if the whole amount were not raised. Two months later, in order to expedite matters, it was decided to set a definite time limit, January 15, 1870, to this agreement, and it was also provided that Messrs. Pellatt and Osler might secure the assistance of other brokers, receiving, if successful, an extra one-half of one per cent. on such subscriptions.

In the endeavor to enlist a substantial capital interest, negotiations were carried on for a time with the chief stockholders in the Royal Canadian Bank, with a view to its absorption. The Royal Canadian had begun its chequered career in 1865. Its founders were too eager to build fast to build soundly. In the first year fifteen branches had been established, or more than any but two of the older banks had built up in their whole career.

A policy of unconsidered expansion and indiscriminate lending soon set rumor going; the directors began quarrelling first in private and later in public, and in spite of aid from other banks and the deposit of provincial funds by John Sandfield Macdonald's government, the bank was forced to close its doors on May 21, 1869. Investigation showed that the bank was still solvent, if time could be secured to realize its assets. An act of parliament was obtained, extending the time set by general statute for re-opening, and permitting amalgamation with any other bank. New directors were chosen, a new president, Hon. John Crawford, and a new cashier, Thomas McCraken. William Thomson, of Toronto, was elected vice-president, and James McGee, of King, a lumberman with large interests north of Toronto, became a member of the new board. Mr. Crawford had been one of the original promoters of The Dominion Bank. With Mr. Thomson and Mr. McGee, he was active in attending meetings of the provisional directors of The Dominion Bank throughout the fall of 1869 and in endeavoring to save the older bank by uniting it with a new and unsullied institution. It was not found possible to come to terms, and the three men most interested in the project henceforth confined their activities to the vain endeavor to revive the Royal Canadian, which maintained a flickering existence until 1876.

A new group of Toronto capitalists now came upon the scene. Much time had been lost in considering the proposed amalgamation, and the subscription of the necessary capital was proceeding very slowly. The new men brought to the task the personal weight and the financial experience required to convince investors of the soundness of the venture.

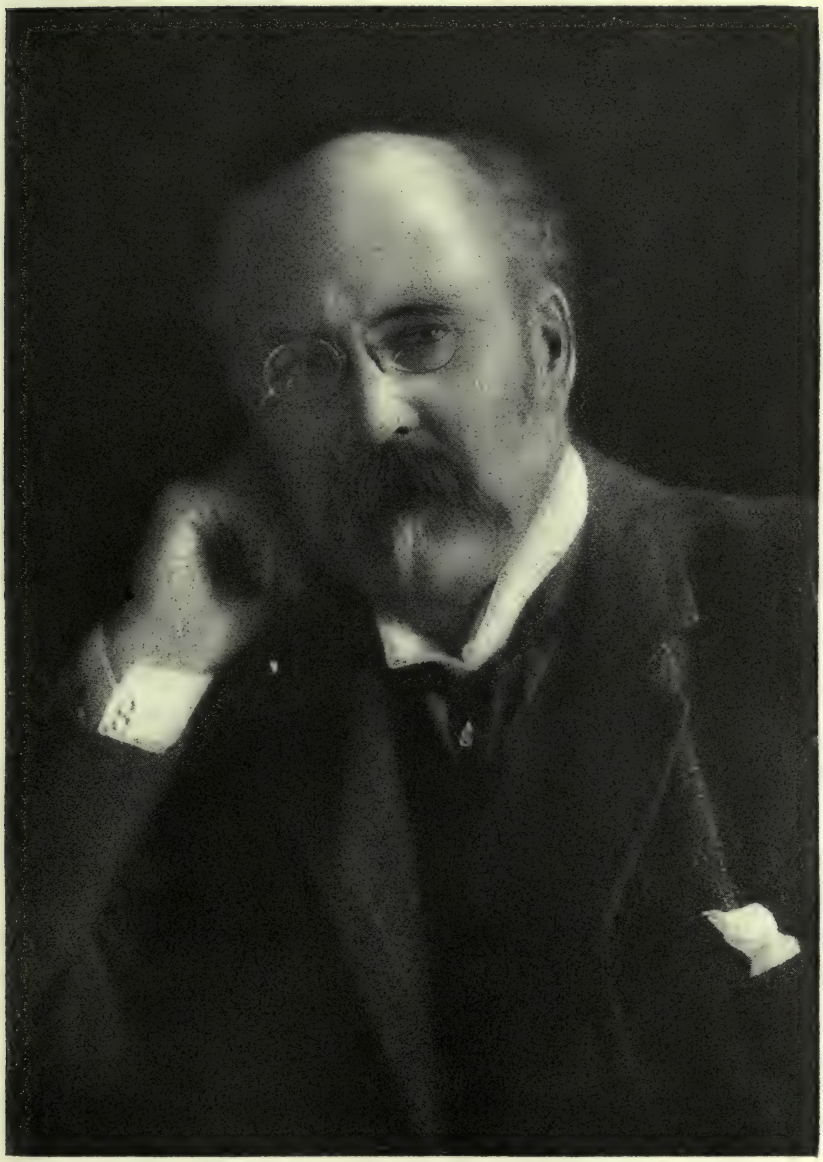
A minute of November 18, 1870, records a motion made by

John Worthington and James Holden, "That Messrs. James Austin, Frank Smith, Peleg Howland, Samuel Nordheimer, and J. H. Mead shall be and are hereby declared associates with the Provisional Directors of The Dominion Bank and shall for all purposes, acts, matters and things connected with the organisation of said Bank so far as is lawful be in the same position as if named as Provisional Directors of said Bank in the Act of Parliament of the Dominion of Canada incorporating the same." At a meeting, two months earlier, attended by the provisional directors and a few of the original promoters, it had been moved "That the meeting pledge itself to support the following gentlemen for the following positions and to use all their influence individually to have them confirmed therein: Manager, Mr. Sache; President, Mr. Austin; Vice-President, Hon. John Ross; Directors, Messrs. Worthington, Holden, Crowther, Nordheimer, P. Howland."

James Austin, the future president of The Dominion Bank, was a well-known Toronto financier. He had come to Canada with his family from the North of Ireland in 1836, and when the father took up a farm in Trafalgar township, the boy was left in Toronto as an apprentice in the printing business with William Lyon Mackenzie. In the troubled years that followed the young apprentice found that life in a printing office which was the centre of an insurrection movement was not all "pi"; like his employer, he spent several years, after the rebellion, in the United States. Returning to Toronto, he became a member of the firm of Foy and Austin, wholesale and retail grocers, and later established a brokerage business. He was one of the chief holders of stock in the Whitby and Port Perry Railway, and had an interest in many other local enterprises, notably in the Consumers' Gas Company of Toronto.

Frank Smith was an intimate friend of James Austin. Born in County Armagh in 1822, he had settled with his parents near Toronto in 1832. In 1849 Mr. Austin aided him in starting in the grocery business in London, Ontario. Here he became a prominent figure, serving some years as alderman and as mayor. Then in 1866 he came to Toronto, where Mr. Austin assisted him in securing New York connections for the wholesale grocery, wines and liquor business he established. His activities and his influence steadily widened. In later years, he became the controlling owner of the Toronto Street Railway, and found scope for another of his interests as member of the Dominion Senate and minister without portfolio in the administration of Sir John Macdonald. He was for many years one of the most sagacious and most influential counsellors alike in the financial and in the political world of Canada, and in such crises as faced the Canadian Pacific Railway during the construction period, he played a decisive part.

Peleg Howland, who was also prominent in the second group of founders of The Dominion Bank, was a member of a family which had come from the United States between 1830 and 1840 and had been active for thirty years in the development of the Toronto district, particularly in the milling industry. Three brothers were closely connected with Ontario banking development. William Howland, or Sir William, as he had then become, after a political career during which he was for a short time Minister of Finance for the province, succeeded Hon. John Simpson as president of the Ontario Bank, and H. S. Howland became first president of the Imperial Bank. Peleg Howland was a member of the firm of P. and F. A. Howland, of Lambton Mills and Toronto. Samuel Nordheimer was the surviving partner in a Toronto firm which had been pioneers in establishing the piano industry



SIR EDMUND B. OSLER
PRESIDENT SINCE 1901

in Canada. J. H. Mead was a fur merchant, with a store on King St. East, Toronto.

James Austin and Frank Smith, who were henceforth to play the foremost part in upbuilding The Dominion Bank, had been led to link their fortunes with it as the result of a series of differences of opinion as to Canadian banking policy. When in 1866, the gold situation in New York and the dubious position of trade in Canada West caused E. H. King, the Napoleonic manager of the Bank of Montreal, to withdraw funds from the province, the local director of the Bank of Montreal in Toronto, Hon. William McMaster, and the manager of the Toronto branch, Archibald Greer, vigorously dissented from this policy, and finally withdrew. Taking up the charter of the Bank of Canada, issued in 1858, and having it amended in name and in more material points to suit their larger plans, they launched the Canadian Bank of Commerce in 1867, Mr. McMaster serving as its first president and Mr. Greer becoming the cashier.

At the instance of Mr. McMaster, Mr. Austin, and with him Mr. Smith, had taken stock in the Canadian Bank of Commerce. Mr. Austin was elected one of the original seven directors. From the outset, the bank was highly successful, but its rapid success and the masterful ways of its president soon led to a clash of opinion. Mr. Austin doubted the wisdom of the policy of rapid expansion of capital from $1,000,000 to $4,000,000, contending that not sufficient business was in sight to employ this sum profitably. Mr. McMaster had his way and Mr. Austin retired as director in 1870.

Mr. Holden was quick to see the opportunity. He at once went to Mr. Austin and asked him to join the board of the new bank. Mr. Austin agreed, and with him came Frank Smith

and Mr. Mead, who had been shareholders in the Commerce. His adherence put new life into the enterprise. From that time, Sir William Mulock has recorded, "things went ahead." The stock list closed the next day, and the moment the stock books closed, when a little over half a million was subscribed, the stock rose to a premium of nine and never went below that figure.

One of the first tasks of the provisional management was to secure a Cashier, or, to use the title adopted later, a General Manager. In November, 1869, the provisional directors had put themselves on record to the effect that "so far as the Provisional Directors and Promoters of The Dominion Bank can bind or influence the regular board hereafter to be elected, a gentleman of first-class banking attainments and possessing the confidence of the public shall be selected as cashier." In view of the negotiations with the Royal Canadian group, it was not surprising that the provisional directors turned first to the cashier of that bank, Thomas McCraken. Mr. McCraken was sufficiently sanguine of the prospects of the Royal Canadian to determine to remain with it; he continued to act as its cashier until the collapse, when he became head of the lumber firm of McCraken, Gall and Company. The directors next offered the post to William Sache, manager of the Royal Canadian Bank, Montreal, but he also preferred what seemed a certainty to a venture into the unknown. A third offer, this time to J. N. Travers, manager of the Bank of Montreal in Brockville, met with no more favorable response. The fourth attempt proved more successful. In November, 1870, Mr. Austin was authorized to make terms with Robert Henry Bethune, manager of the Quebec Bank in Toronto, with fifteen years' experience in banking to his credit. Mr. Bethune agreed to take the post, at an initial salary of $4,000 a year.

With the adherence of the new shareholders, the necessary

capital was now subscribed. A call of 25 per cent. was made. It was significant of the change in control that resolutions were passed in November, 1870, rescinding the earlier decision to deposit moneys collected in the Royal Canadian Bank, and appointing Mr. Austin and Mr. Howland trustees to hold the receipts provisionally. A week later they reported that arrangements had been made with the Bank of Toronto to receive the money paid in on the first call, interest at 4 per cent. per annum being allowed. The same committee, with Mr. Bethune, made the necessary arrangements for an office and for engraving notes. A temporary office was secured in the store of E. Harris, No. 40 King Street East, at a rental of $1,100 per annum, Mr. Harris retaining the second floor, cellar and end room for three months.

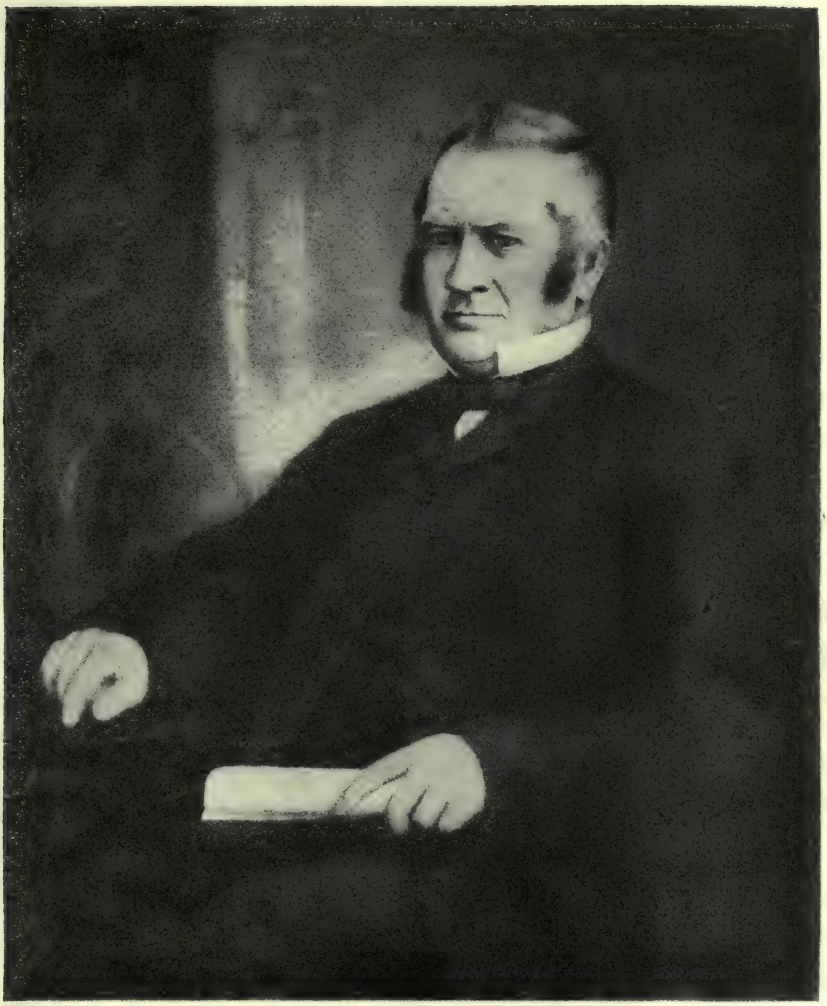
The provisional directors considered carefully the location of their branches. In October, 1870, it was agreed to open agencies in Hamilton, London, Whitby and Fergus, on condition that subscriptions of stock to the amount of $50,000 were obtained in each of the former two places, and of $25,000 in each of the latter. This was a method of securing stock which had been introduced by the Royal Canadian Bank, and while there was some danger of abuse in the practice, it ensured a local interest in the bank's success. In Whitby alone was the set minimum attained. A little later stock books were opened at Oshawa and Uxbridge, both of which towns were within the range of influence of the Ontario County directors.

On January 10, 1871, all the preliminary arrangements having been concluded, the first general meeting of shareholders was held at the Mechanics Institute, Toronto. The subscribers present were:—

Messrs. James Austin, Peleg Howland, James Holden, John Worthington, Frank Smith, Joseph H. Mead, James Crowther, E. Blong, H. Blong, A. T. Button, William Brown, William Croft, D. G. Carnegie, N. Dickey, John Eastwood, George Flint, John Garvin, D. Galbraith, J. Herson, Mr. Hunter (of Hunter, Rose & Co.), P. Hughes, John O. Heward, H. I. Johnson, W. Kersteman, A. W. Lauder, John Leckie, A. Lepper, Walter S. Lee, James Lawson, James Michie, James Moffatt, James Maclennan, William Mulock, John McBean, D. McGee, Thomas McCrosson, E. B. Osler, Alexander Purse, Henry Pellatt, Rev. S. Rose, John Strathy, James Shields, J. L. Smith, W. B. Scarth, James Stock, Robert Stewart, James Scott, W. E. Snider, John Severn, G. L. Izard, J. M. Trout, A. Thornton Todd, James Tilt, Henry Taylor, John Wickson, William Cawthra and James G. Worts.

Mr. Austin was appointed chairman and Mr. Mulock secretary. The chairman reported the proceedings of the provisional board. The election of directors followed. Henry Pellatt and Walter S. Lee, as scrutineers, reported that the following had been duly elected, with 3,687 votes each: James Austin, James Crowther, Peleg Howland, James Holden, Joseph H. Mead, Frank Smith and John Worthington. Before the election the chairman read a letter from Mr. Nordheimer, requesting that his name be withdrawn from consideration; in view of frequent absences and the pressure of personal affairs it would not be possible to take the active interest in the management he would feel it his duty to give. A little later, it may be noted here, Mr. Nordheimer became president of the Federal Bank. Hon. John Ross, who was to have become vice-president of The Dominion Bank, was seriously ill and died within the course of the year.

At a meeting of the directors, immediately following, James Austin was elected president, and Peleg Howland, vice-president, while R. H. Bethune was formally appointed cashier.



PELEG HOWLAND
VICE-PRESIDENT 1871-1882

The first general business which required attention was the revision of the bank's charter. The charter granted in 1869 had set the capital of the bank at $1,000,000, divided into twenty thousand shares of $50 each. Operations were not to begin before $400,000 was subscribed and $100,000 paid, and the whole stock was to be paid up in four years. Notes were payable in specie at the place of issue and not elsewhere. Notes under $4 were not to exceed one-fifth of the paid-up capital. The total note issue was not to exceed the sum of the paid-up capital and of any public debentures held, while the total liabilities were not to be greater than three times the paid-up capital plus the deposits. One-tenth of the paid-up capital was to be invested in stock or debentures of the Dominion, or of the former Province, of Canada. In view of recent developments it is interesting to note that the bank was forbidden "at any time whatever, directly or indirectly, to advance or lend to or for the use of or on account of any foreign Prince, Power or State, any sum or sums of money or any securities for money."

There were two reasons for seeking a revision of this charter. One was that during the session of 1870 an Act respecting Banks and Banking had been passed setting forth certain uniform provisions which were to be included in all charters granted thereafter, and which might be adopted as amendments to the charter of any existing bank. The new measure increased the amount of capital required to be paid up in advance, prohibited the issue of notes under four dollars, required the bank to redeem its notes at any branch, if tendered in payment of debts to the bank, provided that from one-third to one-half of the cash reserves should be held in Dominion notes, and forbade the payment of more than an eight per cent. dividend before a twenty per cent. reserve fund had been accumulated. It was further provided

that any existing bank accepting these amendments in a revised and extended charter, should in return be exempted from the tax of one per cent. imposed on the average amount of its notes in circulation. The other motive for seeking an amendment was the desire to increase the authorized capital from $1,000,000 to $2,000,000. In view of the reasons for the new president's withdrawal from his former banking affiliations, this might appear inconsistent, but the unusual prosperity of Canada in 1871, and the rapid growth of business seemed to call for greatly increased accommodation. Accordingly the necessary shareholders' and directors' meetings were held in January, 1871, and the petitions forwarded to the Minister of Finance.

In the session of 1871 the new Minister of Finance, Sir Francis Hincks, determined to consolidate in a single measure all the existing regulations as to banks and banking which it was desirable to retain. The Bank Act of 1871 which resulted, became the first general banking law of the Dominion. It did not introduce any important changes from the policy adopted in 1870, but it did provide for the amendment of the charters of existing banks in conformity with the general rules, and for the extension of their term until 1881. It therefore became unnecessary to seek special amendments for The Dominion Bank by legislation or Letters Patent. On further consideration, it was also decided not to press the proposal for doubling the authorized capital.

Another preliminary question was the possibility of amalgamation with the Niagara District Bank, which had its head office at St. Catharines, with branches at Ingersoll and Port Colborne. At the first directors' meeting after the organisation, it was moved by John Worthington, seconded by James Holden, and carried, that James Austin, Peleg Howland and R. H. Bethune be appointed a committee to investigate the assets of the Niagara

District Bank with a view to amalgamation. Though this St. Catharines institution was in much sounder shape than the Royal Canadian Bank, the proposal of amalgamation did not go any further. The Dominion Bank continued to build up its own business from the foundations, and never again in its history did it seek to absorb or unite with any other bank.

In the first year's operations, branches were opened in Whitby, Oshawa, Orillia and Uxbridge, as well as in Toronto. For the first time in Canadian banking annals, the directors decided to open a city branch in addition to the head office. An office was opened, mainly for savings, on Queen Street West, Toronto, near the corner of Peter Street, and was later transferred to the corner of Esther Street, now Augusta Avenue. The credit for this innovation lay with Mr. Austin. The Dominion Bank developed the practice of establishing city branches, to the great convenience of the public. Its policy was soon adopted by other banks and became an accepted feature of Canadian banking.

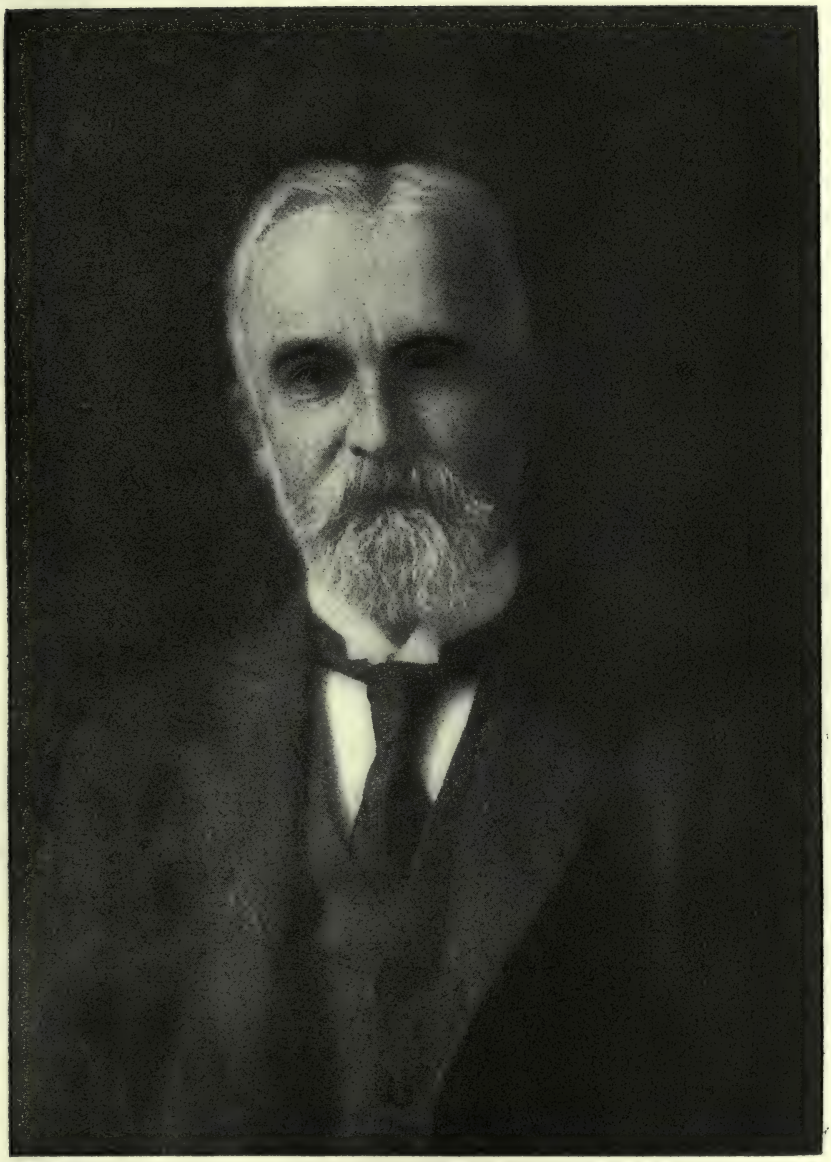
In the character of the business done, there was little room for innovation. There were comparatively few manufacturing plants to finance, and still less need for assisting company flotations or lending money on call. Exporters of the country's natural products, importers of dry goods and groceries, wholesale and retail merchants, were the chief seekers of credit. The exportation of barley and lumber to the United States was a particularly important source of banking business. Yet it did not follow that, because banking was restricted to a relatively narrow and local field, there was not room for serious difficulties to arise. Accommodation bills were common; thinly disguised lending on real estate had been a feature of banking in the earlier

days of the province, while the long credit terms given by importers and wholesalers to retailers, and the excessive number of merchants working on small capital offered many pitfalls for the unwary banker. So long as times were prosperous the testing might not come, but given a few years' depression, many a weak spot in banking practice stood revealed. Before 1880 had passed, two banks had been forced to make drastic cuts in capital, two had found a refuge in amalgamations, two had gone into voluntary liquidation, and six had suspended, three of them to resume a precarious existence.

It is therefore no small tribute to the business acumen and the prudent management of the directors and officers of The Dominion Bank that never in the trying years that were to come, was it involved in financial worries of any moment. The eminent historian of the Canadian banking system has recorded that "from the first the management of the bank was recognized as representing an exceptional combination of prudence and enterprise, and its stock soon stood in the first rank of Canadian banks, a position which it has always maintained."* In the first year $50,000, partly derived from a premium on stock, was carried to rest account. Every year that followed, in lean days or in fat years, an appropriation to rest account was made, nor was it ever found necessary to withdraw a dollar from reserve to meet losses. A dividend at the rate of eight per cent. per annum was paid in 1871; the dividend was never passed, and never fell below this rate. In the hard years that followed, the wisdom of keeping the capital down to a moderate sum was thus amply demonstrated.

The bank had had only two years to consolidate its position when the financial crisis of 1873 developed, followed by nearly

(*). Dr. Adam Shortt, in the Journal of the Canadian Bankers' Association, vol. XIII, p. 276.



WILMOT DELOUI MATTHEWS

VICE-PRESIDENT 1901-1919

seven years of deep depression. In Canada, financial panic was much less acute than in the United States, and there was much less shutting down of mill and factory, but the lumber trade was hard hit and traders' profits vanished; in one year one out of every twenty-eight merchants in Canada went bankrupt and in the year that followed one out of twenty-nine. Bank after bank, particularly in Quebec, was forced to cut its capital or close its doors, or at least to draw heavily on its accumulated reserves. In 1879 Sir Francis Hincks estimated the shrinkage of the market value of bank shares in five years at $25,000,000. The Dominion Bank remained unshaken. In 1876 the directors did report that "owing to the depressed condition of almost all branches of trade, greater caution than usual has been necessary and it is gratifying to conclude the year adding a considerable sum to Rest." Three years later they reported that nearly $300,000 had been invested in government securities; while the rate of interest was low, yet "the amount will be without risk and always available."

Several changes occurred in the directorate in these trying years. In 1873 John Worthington died, and in his stead John Severn, a brewer of Yorkville, was elected to the board. Mr. Severn himself died in 1880, and was succeeded by James Scott, a prominent Toronto merchant. On the death of Joseph H. Mead, in 1879, Edward Leadlay, a Toronto wool merchant, joined the directorate. No expansion took place other than the opening of branches at Bowmanville, Cobourg, Brampton, and Napanee.

With the revival of prosperity in the United States, in 1880, and the beginning of the activities of the Canadian Pacific Railway, the pace of business and banking in Canada quickened once more. Thirteen bank charters were issued between 1882 and 1886, though only five of the new banks began business—the

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Commercial of Winnipeg, the Bank of London in Canada, the Western of Oshawa, and the Central and the Traders in Toronto. There was much agitation for local and farm mortgage banks and for freer issue of paper currency, but the only important changes in the banking system consisted in the amendments to the Bank Act of 1880, making notes a first lien on assets, fixing $5 as the minimum denomination for bank-notes, and increasing to forty per cent. the proportion of reserve to be held in Dominion Government notes.

The Dominion Bank shared fully in the new prosperity. Branches were opened in Belleville, Lindsay, and in three sections of Toronto. Increasingly large sums were added to rest. In 1882 it was determined to increase the capital by $500,000; the new stock was issued at 150, the total premium being carried to rest account. In the same year, the half-yearly dividend was raised to five per cent., while in 1888 a bonus of one per cent. was added. In 1887 a guarantee and pension fund for officers was established by an initial vote of $5,000. The Dominion Bank was the second bank in Canada to recognize the necessity of providing a retiring allowance for members of its staff. In 1899 the fund became solely a pension fund. Thanks to its early establishment it has now grown to very substantial proportions.

On the death of James Holden in 1882, the bank was fortunate in securing the services of Edmund B. Osler, "a gentleman," as the report of that year declared, "well known in financial circles as a successful business man well qualified for the post." Even before he joined the board, Mr. Osler had been in close touch with the management, and his judgment had frequently been called upon. In 1882 also occurred the death of Peleg Howland. The Hon. Frank Smith was elected vice-president

to succeed him and Wilmot D. Matthews, a prominent grain merchant of Toronto, became a director. Upon the retirement of James Crowther in 1884, William Ince, of the long-established firm of Perkins, Ince and Company, was added to the board.

At the beginning of this period, and in fact before the depression of the seventies had wholly passed, it had been determined to secure more adequate head office quarters. The bank was still using the Harris store on King Street East. In 1877, tenders were called for the erection of a building on the southwest corner of King and Yonge Streets.* Fifty years earlier, in 1826, this plot of ground had been described in an official document as "a meadow with a very offensive pool of water thereon," and had been sold for £750. It was now becoming the business and financial centre of the city. The building was completed in 1879, and further enlarged in 1884. In spite of what today appears its extraordinarily low cost, the new structure served its purpose admirably for many years, and was long considered one of the outstanding buildings of the city.

It was still optional with any bank to redeem its notes at par or at a discount, at any office other than that of issue, but competition and a sense of obligation were leading the larger banks to agree to par redemption throughout the Dominion. In the directors' report of 1889 it is noted that arrangements had been made with the Bank of British North America in British

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*NOTICE CALLING FOR TENDERS

Toronto, 28th August, 1877.

The Dominion Bank intend erecting a Banking House on the corner of King and Yonge Streets, Toronto at a cost not exceeding $40,000, and are prepared to receive designs for the proposed work.

For information as to the dimensions of the lot and requirements of the Bank, apply to the undersigned.

The Bank shall not be bound to accept or pay for any designs submitted, but if any design is accepted, the author of it will be appointed Architect for the work, on condition that the total allowance for his services until the completion of the work shall not exceed $1,500.

No design will be received after the 15th October, 1877.

(sgd.) James Austin.
President.

Columbia, the Imperial Bank in Manitoba and the North-West Territories, and with the Merchants Bank of Halifax in Nova Scotia, New Brunswick and Prince Edward Island, for the redemption of The Dominion Bank's notes at par.

At the twenty-first annual meeting, in 1892, the directors noted with pride that deposits had grown from one million dollars in 1872 to nine million in 1892, and that the bank had paid a dividend of 8 per cent. from the day it opened until April 30, 1882, 10 per cent. until April 30, 1887, and, including a bonus of one per cent., 11 per cent. from that time.

In the reaction which followed the completion of the construction work on the Canadian Pacific Railway and the collapse of the Manitoba boom, many banks had found the going difficult. Three of the five banks which had pioneered in the Winnipeg field found it necessary to dismiss their local managers; six banks made heavy reductions in capital to meet losses, and six others, the Exchange Bank, of Montreal, the Maritime Bank, of St. John, the Pictou Bank, of Pictou, the Bank of London in Canada, the Central and the Federal Banks, of Toronto, paid the penalty of loose banking practice by going into liquidation. It was not surprising that in face of these failures many drastic proposals were put forward when the revision of the Bank Act came round once more in 1890. A Bank Circulation Redemption Fund was established, more stringent provisions were enacted as to the initial subscription of capital, and all banks were required to do what The Dominion and others had already done, arrange for the acceptance of their notes at par throughout Canada. The power of lending on warehouse receipts was extended, and proposals for a fixed minimum reserve were defeated.

Throughout these financial upheavals and legislative changes, The Dominion Bank had continued with monotonous, but very

ALBERT W. AUSTIN
VICE-PRESIDENT SINCE 1919

comforting, regularity to pay substantial dividends and make an annual addition to rest account. Even the bleak depression which came upon the world in the early nineties with the steady fall in prices of farm products and the Baring failure, did not materially impede the bank's progress. By 1894 the reserve had been increased to $1,500,000, thus equalling the paid-up capital. It was determined, now that so strong a position had been attained, to increase the dividend to twelve per cent. For the convenience of small shareholders, it was arranged to pay the dividend quarterly instead of half-yearly. An experiment in this direction had been made by the Exchange Bank in the early eighties, but it had ended with the bank itself. The revival of the practice by The Dominion Bank under happier auspices proved so advantageous to shareholders that it rapidly became the custom.

The middle nineties took heavy toll of the men who had been most active in bringing the bank to this height of success. In 1895 came the death of Mr. Bethune, under whose skilled and prudent direction the bank had flourished for twenty-three years. He was succeeded in the general managership—this title had been substituted for that of cashier in 1892—by R. D. Gamble, who had been in the service of the bank from the beginning, and had of late years been manager of the Toronto branch. Mr. Gamble was succeeded in the local branch by T. G. Brough, H. J. Bethune taking Mr. Brough's former post as inspector. A year later James Scott died, and was succeeded on the board by the well-known Toronto wholesale merchant, W. R. Brock, who, aside from his own successful business, had always taken an active and prominent part in public affairs. In February, 1897, the man who was the real founder of the bank passed away. For twenty-five years James Austin had devoted his best efforts to the upbuild-

ing of The Dominion Bank. His shrewd and solid judgment, his high standards of honor, and his keen and unflagging attention to every side of the bank's activities were largely to thank for the unbroken success of the institution to which he had given his heart. He was succeeded in the presidency by Sir Frank Smith, while Edmund B. Osler became vice-president and Albert W. Austin, son of the late president, was elected a director.

Until this time, The Dominion Bank had been wholly an Ontario institution. Its seventeen branches stretched between Seaforth in the west of the province and Napanee in the east, a prosperous, stable and fairly homogeneous community. Now circumstances were making it essential to seek a wider field. The expansion of the bank's own business and the evidences of coming development in the western provinces warranted the establishment of new branches east and west. In June, 1897, an office was opened in Winnipeg, under the management of F. L. Patton, and in February, 1898, a branch in Montreal, with C. A. Bogert as manager. The men chosen for these strategic posts, as it happened, were both Eastern Ontario men, and both sons of Anglican clergymen. Mr. Bogert, a son of Archdeacon Bogert, then resident at Napanee, had joined The Dominion's staff as a junior in 1881; twelve years later he was assistant inspector and by 1895 assistant manager of the Toronto office. Mr. Patton, a son of Archdeacon Patton of Belleville, had served with the Federal Bank and the Union Bank of Canada before beginning his long term with The Dominion.

Mr. Gamble's term as general manager was brief; he died in 1899, after nearly five years as chief executive. His cautious and tenacious judgment enabled him to direct the administration successfully through a very trying period. In his stead, T. G. Brough was appointed general manager. Mr. Brough, who was

SIR AUGUSTUS M. NANTON
VICE-PRESIDENT SINCE 1919

a son of Secker Brough, county judge of Huron, upon completing a term at Model School, had entered the office of a New York firm of wholesale merchants, and had later joined the St. Lawrence Bank in Toronto. In 1875 he became clerk in The Dominion Bank; ten years later he was appointed manager of the Market branch, Toronto, in 1892, inspector, and in 1895, manager of the Toronto branch.

In 1899 Edward Leadlay died and was succeeded on the board by Timothy Eaton, of Toronto, pioneer and foremost practitioner in Canadian merchandising. In 1901 the bank suffered the loss of its president. Sir Frank Smith had been a man of many interests, but to none had he given as freely of his time and thought and his forceful counsel as to The Dominion Bank. Fortunately the bank was able to secure as its new president another outstanding figure in Canadian finance. Edmund Boyd Osler, a son of the rectory, had begun his business career as a clerk in the old Bank of Upper Canada, and had later become a broker and financial agent, first as member of the firm of Pellatt and Osler, and later in the firm of Osler and Hammond. He had taken an active part in promoting railway development in Ontario, and had been a member of the group of men who had carried the Canadian Pacific Railway through to success. His wide financial interests and his many public-spirited activities had made him one of Canada's foremost citizens, and had fitted him pre-eminently to maintain the traditions established by Mr. Austin and Sir Frank Smith. W. D. Matthews succeeded to the vice-presidency, and J. J. Foy, K.C., was elected to the vacant seat on the board.

The new general manager held office little longer than his predecessor. In May, 1906 news was received of the sudden death of Mr. Brough while on a visit to England. He was only fifty-three when the end came. His quick but sound judgment, his

generous impulses and his reserved but kindly demeanor had made him a very popular and very highly esteemed official. C. A. Bogert, who had gained useful experience in the management of the Montreal branch, was appointed general manager of the bank he had joined on a salary of $250, twenty-five years before.

The bank was now well advanced upon a new stage of its development. Since the beginning of the century, Canadian business life had been undergoing a remarkable transformation. Canada's hour at last had struck. The west was again being opened; immigrants were pouring in by the hundreds of thousands; a thousand miles of railway were being built every year; new towns were springing up on the prairie every week; new factories or extensions were being built in the east; capital was flowing in from overseas in unwonted abundance. New standards of achievement, a new self-confidence, marked public as well as private relations. In this expansion the banks had their full share, keeping pace with the westward growth, finding funds for farm and factory and shop, and weaving the strands of international finance. The Dominion Bank, without abandoning its characteristic policy of concentrating on a known field, had its full part in the work of national development and in its fruits.

The years between 1900 and 1913 saw the most rapid expansion in branch offices in the bank's history. It had required fifteen years, from 1885 to 1900, to double the number of branches, (rising from 11 to 22); in the five years following 1900 the number doubled, and doubled again in the next five, while by 1915, a total of 95 branches had been attained. In 1902 four branches were opened in Manitoba and one in the Territories; in 1906 Calgary, Edmonton, and Regina branches were opened, and in 1907 the establishment of a branch in Vancouver completed the

RAYNALD D'ARCY GAMBLE
GENERAL MANAGER 1895-1899

chain between the two great seaports of the East and West. The increasing importance of business relations with the United Kingdom led to the opening on July 1, 1911, of a branch in London, England, under the management of E. W. Hamber. Yet with all this growth in new fields, the old territory, and particularly western Ontario, was not neglected.

The increased range of the bank's activities called for fresh capital. In the annual report in 1900 it was observed that the bank had found itself at some disadvantage owing to the limitation of its note-issue. It was true that the ability in the past to pay relatively large dividends had rested in some measure on the small capital on which business was operated, but an increase had now become imperative. In 1900, an issue of $1,000,000 and in 1902 an issue of $500,000 new stock was made, in both cases at a premium of 100 per cent., and in 1907 an issue of $1,000,000 at a premium of 110 per cent. In 1910 the authorized capital was increased from $5,000,000 to $10,000,000 and of this sum $1,000,000 was issued in 1911 and again in 1913 at 100 per cent. premium. As a result of these additions, the paid-up capital reached the total of $6,000,000 by 1914, while the reserve fund was a million more. As the president noted in 1913, the greater part of this reserve fund had been contributed by the shareholders themselves, in the form of premiums on new stock; it was not money from the accumulation of profits. Assets grew in proportion, doubling from 1900 to 1905, and reaching $80,000,000 by 1913; deposits and net profits followed the same lines of growth.

In 1906, the dividend, which had been reduced from 12 to 10 per cent. in 1900, was restored to the old level. Addressing the annual meeting in 1912, the president declared—"The Dominion Bank has, I think, paid its shareholders a higher percentage in

dividends since its inception than has been distributed by any other bank in Canada. We have paid for many years 12 per cent. where other banks paid 10 per cent. We have paid 10 per cent. when other banks paid 6 per cent. and 8 per cent. and we have at the same time steadily added to our Reserve Fund." In the year 1913, also in 1914 and again in 1915, a bonus of 2 per cent. was paid in addition to the 12 per cent. dividend. With the stringency which marked the first part of 1915 it was considered more prudent to limit the distribution to the regular dividend, particularly as considerable sums were being appropriated for the Pension and Bank Premises funds. A bonus of 1 per cent., however, was paid in the year 1920 and again in 1921. In 1910 the par value of shares was brought into line with other bank stocks by being increased from $50 to $100.

For some years, the need of a new head office building had been increasingly felt. The building erected in 1879, though a distinct achievement and a city landmark in its day, had become inadequate through the growth of business and the changes in methods and in standards. The directors secured land on the opposite or north-east corner of the King and Yonge property, but later succeeded in purchasing the land and buildings south and west of the existing structure. The new building was accordingly erected on the enlarged site and the north-east corner was sold. The designing and supervision of the erection of the building was entrusted to Messrs. Frank Darling and John Pearson of the firm of Darling & Pearson. The bank was fortunate not only in constructing a building which once more set standards in bank architecture and efficiency, but also in doing so at a time when building operations were slack and before the war rise in costs had begun. The new structure was occupied in November, 1914.

QUEEN STREET WEST AND AUGUSTA AVENUE
(FORMERLY ESTHER STREET) TORONTO
THE FIRST "CITY BRANCH" OF A CANADIAN CHARTERED BANK
OPENED 1872

WHITBY
THE FIRST BRANCH OF THE DOMINION BANK, OPENED IN 1871

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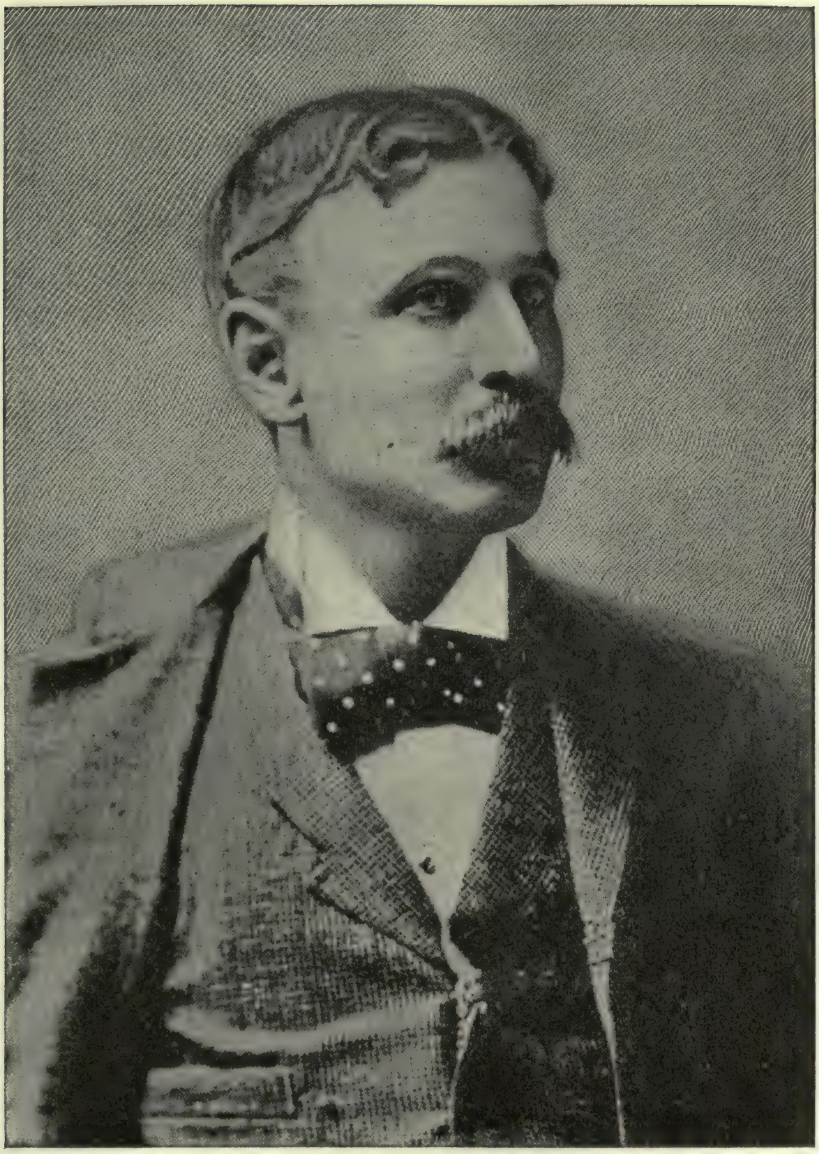
A number of important changes in the administration of the bank marked these years. In 1905 William Ince had died, and was succeeded on the board by one of the leading younger business men of Canada, Robert Jaffray Christie, president of Christie, Brown, Limited, of Toronto. On the death of Timothy Eaton two years later, John Craig Eaton (afterwards Sir John) succeeded his father on the board of the bank and also in the presidency of the great mercantile enterprise his father had founded. The expansion of the bank's interests was calling for increased supervision, and accordingly in 1907 it was agreed to increase the number of directors from seven to nine. James Carruthers of Montreal, whose connection with the grain trade, which had always been a notable feature of the bank's business, made his selection doubly appropriate, and Augustus Meredith Nanton of Winnipeg, (afterwards Sir Augustus) were elected to fill these new posts. Again in 1913 it was found advisable to add more directors to the board. Eric W. Hamber, who had been the first manager of the London, England, office of the bank and was now managing director of the British Columbia Mills Timber and Trading Company, in Vancouver, and Hodgson W. Hutchinson, vice-president of the John Deere Plow Company, of Winnipeg, and a pioneer in western industrial development, were elected accordingly. In 1911, Arthur Pepler and Evan A. Begg were appointed assistants to the general manager. In 1920, after 39 years efficient service, Mr. Pepler retired and in the same year W. K. Pearce and F. L. Patton became assistant general managers, and Mr. Begg superintendent of branches.

With the outbreak of the Great War, The Dominion Bank, in common with all the other banks of Canada, faced new problems and new opportunities. To continue to finance the industry of the country, to assist in meeting the tremendous task of public

financing which the war thrust upon the nation and to provide a full share of the man power required to uphold Canada's cause, taxed the resources of the banks to the utmost; their success proved the flexibility of the banking system of the country and the unsuspected powers of endurance which individuals and nations may develop in a great emergency.

Even before the outbreak of the war, the task of financing the ordinary business of the country had become difficult. The unaccustomed prosperity of the first decade of the century had turned men's heads and swept away old standards, with the result that a speculative frenzy had seized the country, leading in 1913 to sudden collapse and subsequent business depression. When, further, the outbreak of war strained financial resources and dislocated trade channels, it seemed as if the fragile structure of modern credit must collapse. But it proved more solid than critics had imagined. Moratoria, suspension of gold payments and of the stock exchanges, and additional note-issue facilities gave a breathing-space, until in 1915, a record wheat crop and the beginning of war orders set the wheels of industry whirring again. Not only did prosperity return, but with the lessons of 1913 and 1914 already forgotten, many carried enterprise to extremes of speculation and forgot tomorrow in the extravagance of the day. A unique comment on this wave of extravagance which was sweeping over the community was provided by the president when at the annual meeting in 1918, he distributed copies of a reprint of Poor Richard's Almanac. Judging from results, quite a few Canadians did not receive copies.

That The Dominion Bank was able to meet its full share of industrial needs was made clear by the fact that despite the diversion of funds to government needs, commercial advances increased by $17,000,000 during the war period. An interesting summary



THEODORE GEORGE BROUGH
GENERAL MANAGER 1900-1906

of the range of the bank's business was presented in a statement of the general manager at the annual meeting in January, 1915, which was of course equally true of later years:—

"A recent analysis of these commercial advances reveals the interesting fact that The Dominion Bank is assisting practically every form of legitimate business in Canada—having, of course, due regard to the integrity and financial responsibility of the various borrowers—including the following classes: Grain, dairy products, dressed meats, flour, lumber, hardware, furs, dry-goods and clothing, hides and leather, groceries, boots and shoes, iron and steel products, breweries, agricultural implements and vehicles, drovers, farmers, municipalities and school districts, stocks and bonds, rubber goods, builders and contractors, hospitals and churches, transportation, metal dealers, coal and wood, furniture, woodenware, fish, stationery, etc."

The financing of the government's war activities was still more difficult, because a more novel task. Fortunately no man knew at the beginning how great would be the length and magnitude of the task, and so by easy stages the impossibility of one day had come to be the actual achievement of the next. The Dominion Bank participated to the extent of $50,000,000 in the loans to the Canadian and to the British Government, which went so far toward meeting military outlays and financing munitions contracts and crop purchases. In spite of the heavy absorption of government securities, The Dominion Bank succeeded in maintaining the liquidity of assets which had always been a feature of its policy. When the country set out upon the untrodden path of huge internal long-term popular loans, the bank gave to the government all the assistance that lay in its power. It was computed that, including the 1919 issue, depositors withdrew $92,000,000 to invest in war loans, and that for the 1917, 1918

and 1919 Victory issues, 155,000 subscribers made use of the facilities provided by the bank. To the Patriotic Fund, the Red Cross, the Belgian Relief and other national causes, substantial appropriations were made throughout, while the compulsory levies in the form of provincial and federal taxes rose to large figures.

It was not credit or financial machinery alone that the bank was called upon to give. The call for men appealed, from the first day of the war to the last, to the members of its staff. Their enlistment made it extremely difficult at times to carry on the heavy tasks of war-time business, but neither they nor the bank as a whole counted the cost. In August, 1914, there were 736 men on the roll of the bank; including some later temporary appointments, 436 of the staff saw active service. Of these 52 lost their lives, 30 were wounded and 7 taken prisoner, 9 were awarded the Military Cross, 3 the Military Medal and 2 the Distinguished Service Order, while many others were mentioned in despatches.

The new interest of Canada in international trade and international finance was indicated by the opening of an agency in New York City, in March, 1919, with C. S. Howard as agent, and by the participation of the bank in 1919 in the formation of the British Overseas Bank, Limited, a new British corporation designed to aid in the extension of foreign trade. At home, in the same year, a moderate number of new branches were opened, where business appeared likely to justify expansion. By the end of 1920 the total number of branches had increased to 128; the fact that The Dominion Bank ranked second, among Canadian banks, in deposits in proportion to the number of branches indicated the care with which the strategic positions had been chosen in the past.

CLARENCE ATKINSON BOGERT
GENERAL MANAGER SINCE 1906

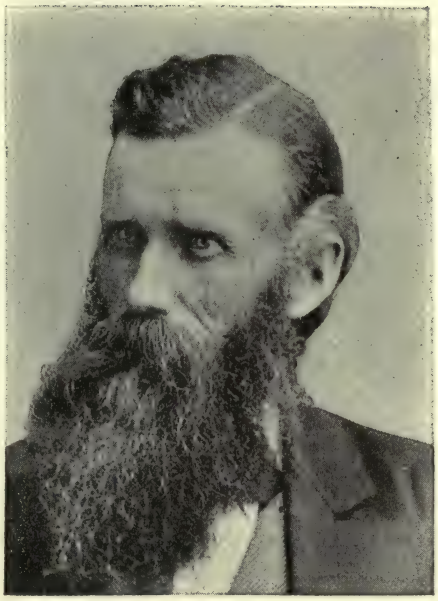
These war-time years brought many personal changes. In 1916, after the death of the Hon. J. J. Foy, Alexander Thomas Reid, president of the A. T. Reid Co. Ltd., joined the board. It was felt that, as several of the directors resided in Montreal, Winnipeg and Vancouver, it was desirable to increase the number of men more readily available for board meetings, and accordingly in 1917 two additional directors, William Wallace Near, of Toronto, and Robert Samuel McLaughlin, of Oshawa, representing large manufacturing interests, were elected. Following the death of Mr. Brock, Herbert Hale Williams, of Toronto, was appointed in 1918, while in 1919 Wilmot Love Matthews succeeded his father, who had for nearly forty years been active and influential in the councils of the bank, and whose sudden death was greatly regretted. Although W. D. Matthews had been connected with many of the leading Canadian corporations, he had always found time to give the bank the benefit of his keen interest and experienced judgment. In the same year it was decided to appoint two vice-presidents. Albert W. Austin, who had joined the board in 1897 and who, among his other financial activities, was the president of the Consumers' Gas Company of Toronto, was elected to one of these posts. Sir Augustus M. Nanton, of Winnipeg, a director since 1907 and for nearly forty years one of the foremost citizens of Western Canada, became the other vice-president. Another personal development of interest was the election of Mr. Bogert as president of the Canadian Bankers' Association for 1920 and again for 1921.

While the development of The Dominion Bank has never halted in its fifty years' existence, it is in the twenty years of the twentieth century that the growth has been most marked. Since 1900 the paid-up capital has increased four-fold and the reserve fund somewhat more than four-fold, the number of branches

six-fold, the total deposits seven-fold, the total assets seven-fold, the liquid assets nearly nine-fold, and the net profits six-fold.

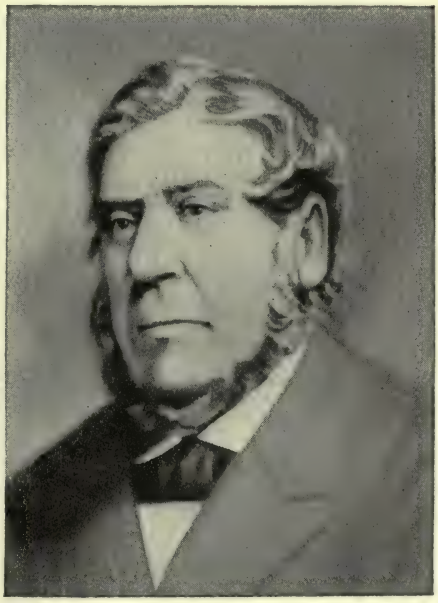
With 1921 The Dominion Bank completes its first half century. For the nation, and, in its own field, for the bank, it has been a half century of ceaseless striving, of progress and achievement. The history of The Dominion Bank in these fifty years has not been marked by the spectacular interest that comes from oft-repeated crises or Napoleonic mergers. "Happy the country that has no history;" fortunate the banks that have had a monotonously successful and honorable career. Yet the record has the abiding interest which attaches to the memory of a definite task clearly seen and steadfastly pursued. The scope and magnitude of the bank's operations today far exceed any dreams of 1871, but if a measure of success has come it has been because of the endeavor to carry the principles and policies of sound banking and honorable dealing, laid down in the days of small things, forward into the days of larger things. From the beginning it was assumed that the community and the shareholders alike could best be served by tempering enterprise with prudence and by concentrating effort on financing the staple and permanent interests of the country. To this end, presidents who looked upon office as responsibility, directors who tried to direct, officers who took a keen and loyal pride in the bank's prosperity, and shareholders who in increasing numbers showed their faith in its future progress, have all given of their best.

JAMES CROWTHER
DIRECTOR 1871-1884



JAMES HOLDEN
DIRECTOR 1871-1882

JOHN WORTHINGTON
DIRECTOR 1871-1873



JOHN SEVERN
DIRECTOR 1874-1880

RECORDS AND INFORMATION

Act of Incorporation

32-33 VICTORIA (CANADA) CAP LX.

AN ACT TO INCORPORATE THE DOMINION BANK

(*Assented to 22nd June, 1869*)

Preamble

WHEREAS John Worthington, James Crowther, John Crawford, M.P., The Honorable J. C. Aikens, Walter Sutherland Lee, Joseph Gould, The Honorable John Ross, James Holden and Aaron Ross, and others, have by their petition prayed that they and their legal representatives might be incorporated for the purpose of establishing a Bank in the city of Toronto; and whereas it would be conducive to the general prosperity of that section of the country and greatly facilitate and promote the agricultural and commercial growth of the said locality; and whereas it is but just that the said persons and others who see fit to associate themselves should be incorporated for the said purpose: Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

Certain persons incorporated

1. The several persons hereinabove named, and such other persons as may become Shareholders in the Company to be by this Act created, and their assigns shall be and they are hereby created, constituted and declared to be a Corporation, body corporate and

politic by the name of "The Dominion Bank" and shall continue such Corporation, and shall have perpetual succession and a corporate seal, with power to alter and change the same at pleasure, and may sue and be sued, implead or be impleaded in all Courts of Law as other corporations may do, and shall have the power to acquire and hold real and immoveable estate for the management of their business, not exceeding the yearly value of ten thousand dollars currency.

Corporate name and general powers

Real property limited

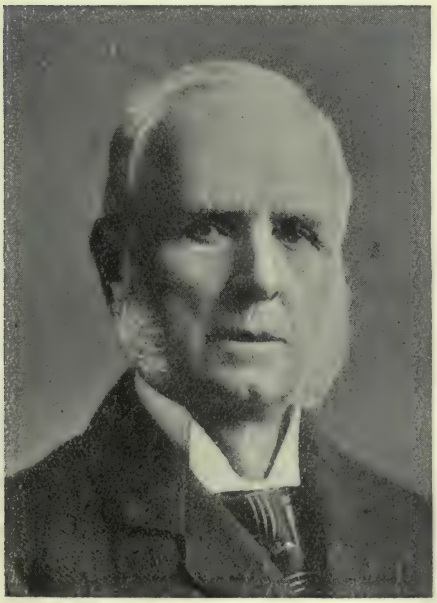
2. The capital stock of the said Bank shall be one million of dollars of lawful money of Canada, divided into twenty thousand shares of fifty dollars of lawful money aforesaid each, which said shares shall be, and are hereby vested in the several persons who shall subscribe for the same, their legal representatives and assigns.

Capital $1,000,000 in shares of $50

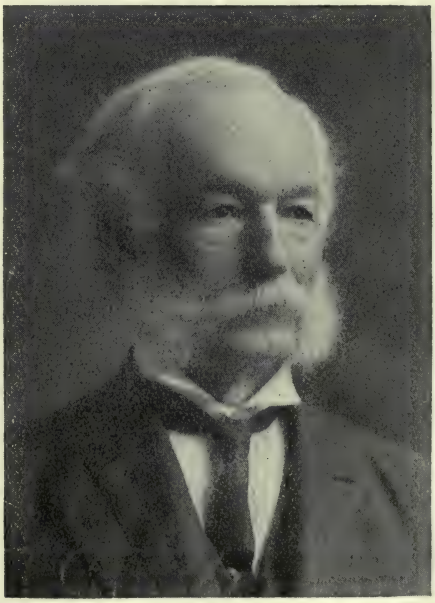
(The Act contains 37 other sections respecting the organization, etc., of the Bank.

EDWARD LEADLAY
DIRECTOR 1879-1899

JAMES SCOTT
DIRECTOR 1880-1896



WILLIAM INCE
DIRECTOR 1884-1905



WILLIAM REES BROCK
DIRECTOR 1896-1917

ORIGINAL SHAREHOLDERS

Adams, John . . . . . Prince Albert
Aldwell & Co. . . . . Toronto
Annand, Wm. J. . . . . Uxbridge
Armstrong, Arthur, Jr. . Lloydtown
Armstrong, Edward . . . Uxbridge
Arnold, R. . . . . Toronto
Austin, James . . . . . Toronto

Bain, Rev. James . . . . Scarboro
Baker, D. E. . . . . London
Baker, John H. . . . . Toronto
Bean, Wm. . . . . Oshawa
Beattie, John . . . . . London
Bell Barker & Co. . . . Toronto
Bethune, Mrs. Jane F. . . Toronto
Betts, Eliza . . . . . Whitby
Bickford, E. O. . . . . Toronto
Birrell & Co., J. . . . . London
Bascom, Joseph M. B. . . . Uxbridge
Blackburn, Josiah . . . London
Blong, Edward . . . . Toronto
Blong, Henry . . . . . Toronto
Blong, Robert . . . . . Toronto
Bolster, Thomas . . . . Uxbridge
Booth, James . . . . . Toronto
Booth & Son . . . . . Toronto
Boswell, A. R. . . . . Toronto
Boulton, G. D'Arcy . . . Toronto
Boyd, G. J. . . . . Toronto
Brock, William . . . Prince Albert
Brown, Hon. George . . . Toronto
Brown Bros. . . . . Toronto
Burnham, Hon. Asa A., President Northumberland & Durham Savings Bank . . . Cobourg
Burns, James . . . . East Whitby
Button, A. T. . . . . Uxbridge

Cade, John . . . . . Oshawa
Calder, John . . . . . Brooklin
Cameron, Ewen. . . . Prince Albert
Cameron, John & Bro. . . Toronto
Cameron, M. C. . . . . Toronto
Campbell, Roderick . . . Toronto
Canavan, John . . . . . Toronto
Card, Levi . . . . . Uxbridge
Carnegie, Charles. . . . Toronto
Carnegie, D. G. . . . . Toronto
Carty, Estate J. . . . . Toronto
Cayley, John . . . . . Toronto
Chisholm, Kenneth . . . Brampton
Clarke, Captain, R. B. . . Uxbridge
Clayton, James . . . . Whitby
Close, P. G. . . . . Toronto
Cochrane, S. H. . . . . Whitby
Cook, Frank H. . . . . Uxbridge
Copp, Clarke & Co. . . . Toronto
Cox G. & J. W. . . . . Toronto
Crickmore, John . . . . Toronto
Croft, William . . . . Toronto
Crooks, Adam . . . . . Toronto
Crosby, Ira G. . . . . Uxbridge
Crowther, James . . . . Toronto
Croxall, Thomas D. . . . Uxbridge
Currie, Neil . . . . . Toronto

De Laporte, A. V. . . . . Toronto
Devine, Thomas . . . . Toronto
Dickey, N. . . . . Toronto
Dickie, William . . . . Oshawa
Dingle, John . . . . . Davisville
Dixon, B. Homer . . . . Toronto
Doble, James . . . . . Uxbridge
Doble, William. . . . . Uxbridge
Dodgson, J. . . . . Toronto
Donovan, M. O. . . . . Whitby
Dow, David S. . . . . Whitby
Dunnett, Charles . . . London

Eastwood, John . . . . Toronto
Elwell, Rev. Joseph . . . Kingston
Ewing & Company . . . Toronto

Farewell, Abraham . . . Oshawa
Farewell, Ackens G. . . Oshawa
Farewell, Charles . . . Oshawa
Farley & Son, A. . . . . Toronto
Fawcett, J. C. . . . . Uxbridge
Flint, George . . . . . Toronto
Flint, William . . . . Whitby
Fox, Edward . . . . . Toronto
Foy, Trustees Mary . . . Toronto
Foy, Estate Patrick . . . Toronto
Fraser, C. F. . . . . Brockville

Galbraith, D. . . . . Toronto
Garth, G. W. . . . . Oshawa
Garvin, John . . . . . Toronto
Gibson, J. A. . . . . Oshawa
Gifford, Charles . . . . Cobourg
Gillmore, J. E. . . . . Kingston
Gooch, R. N. . . . . Toronto
Gooderham, Mrs. Harriet, Sr. Toronto
Gooderham, William, Jr. . . Toronto
Graham & Jones . . . . Uxbridge
Green Crofts & Co. . . . London
Gross, Stephen . . . . Whitby
Gunn, R. J. . . . . Whitby

Hacker, Alexander . . . Oshawa
Hamilton, Jane . . . . Whitby
Harrison, James . . . . Uxbridge
Hellmuth, Rev. Dean . . London
Herson, J. in Trust . . . Toronto
Heward, Stephen, & W. G. Schreiber, Trustees . . Toronto
Heward, John O. . . . . Toronto
Heyden, Mrs. Barbara . . Toronto
Hickie, B. J. . . . . Whitby
Holden, James . . . . . Whitby
Holden, James, in Trust . . Whitby
Holtby, William . . . . Whitby
Hopkins, George . . . . Whitby
Horton, William . . . . Toronto
Howland, Peleg . . . . Toronto
Howland, W. H. . . . . Toronto
Hughes, Patrick . . . . Toronto
Hunter, Rose & Co. . . . Toronto

Irving, A. S. . . . . Toronto

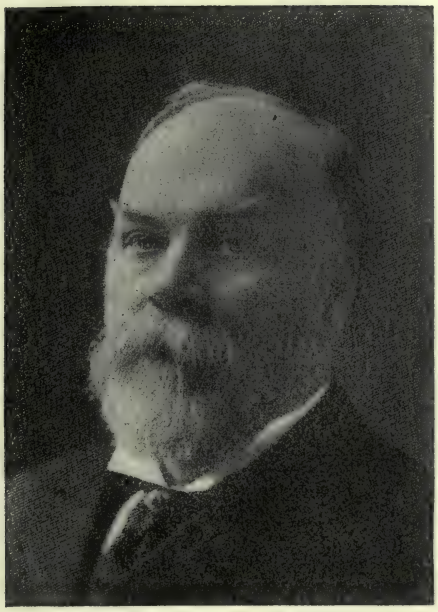
Jackson, M. B. . . . . Toronto
Jarvis, Edgar J. . . . . Toronto
Jennings, Rev. John . . . Toronto
Johnson, Henry J. . . . . Uxbridge
Johnston, James . . . Prince Albert
Jones, John . . . . . Whitby
Jones, W. J. . . . . Bowmanville

Kennedy, W. . . . . Uxbridge
Kersteman, William . . . Toronto
King, Rev. John M. . . . Toronto
Kirkland, Thomas . . . . Whitby
Kyle, C. E. . . . . Uxbridge

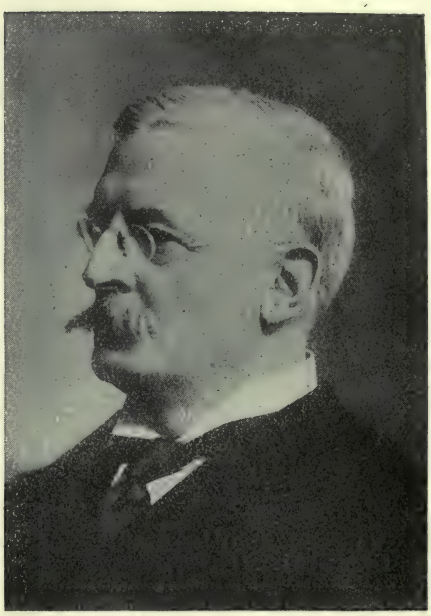
Lamon, James . . . . . Uxbridge
Lapp, Philip . . . . . Uxbridge
Lauder, A. W. . . . . Toronto
Leckie, John . . . . . Toronto
Lee, Walter S. . . . . Toronto
Lepper, A. . . . . Toronto
Lockhart, James . . . . Whitby
Lyman, Benjamin . . . . Toronto

MacDonell, W. J. . . . Toronto
MacDonell, W. J. in Trust . Toronto
Maclennan, James . . . Toronto
Masson, William . . . . Brooklin
Maurice, Rev. R. R. . . Mount Forest
Mead, Joseph H. . . . . Toronto
Meredith, E. . . . . London
Meredith, J. C. . . . . London
Michael, W. D. . . . . Oshawa
Michie, James . . . . . Toronto
Mills, John . . . . . London
Mitchell, Joseph . . . . Brooklin
Moffat, James . . . . . Toronto
Moffatt, William . . East Whitby
Moncrief, George . . . London
Monro, Alexander M. . . Toronto
Montreal Assurance Company . . . . . Montreal
Mooney, Robert . . . . Uxbridge
Moorhead, George . . . London
Morison, John . . . . . Toronto
Morison, M. . . . . Toronto
Morton, B. . . . . Toronto
Moulds, William . . . . Toronto
Mulock, William . . . . Toronto
Murray, R. S. . . . . London
Murton, James . . . . . Oshawa
Muter, Mrs. Ann . . . . Toronto
Muter, Col. Robert . . . Toronto
Myles, James . . . . . Toronto

McBean, John . . . . . Toronto
McCarthy, Dalton, Trustee for E. A. McCarthy . . . Barrie
McCann, J. F. . . . . Uxbridge
McClarey, J. & O. . . . . London
McCrosson & Company . . Toronto
McDonald, D. M. in Trust . Toronto
McDonald, H. F. . . . . London
McEacheran, D. . . . . St. Mary's
McGee, David . . . . . Toronto



TIMOTHY EATON
DIRECTOR 1899-1907



HONORABLE JAMES JOSEPH FOY, K.C., M.L.A
DIRECTOR 1901-1916

ROBERT JAFFRAY CHRISTIE
DIRECTOR SINCE 1905

SIR JOHN CRAIG EATON
DIRECTOR SINCE 1907

McGee, Robert . . . . . Oshawa
McGill, George . . . Bowmanville
McGrath, M. . . . . Uxbridge
McHardy, George . . . . Fergus
McKenzie, D. . . . . Uxbridge
McKircher, D. . . . . Uxbridge
McLean, M. A. . . . . Oshawa
McMichael, Charles . . Toronto
McMichael, Dr. Daniel . . Toronto
McMillan, T. H. . . . . Whitby

Nanton, Edward . . . . Toronto
Nordheimer, Samuel . . . Toronto

O'Brien, Henry. . . . . Toronto
O'Keefe & Company . . . Toronto
Olivee, S. A. . . . . Toronto
O'Neil, R. H. . . . . London
Osler, B. B. . . . . Dundas
Osler, Edmund B. . . . . Toronto
Osler, F. . . . . Toronto

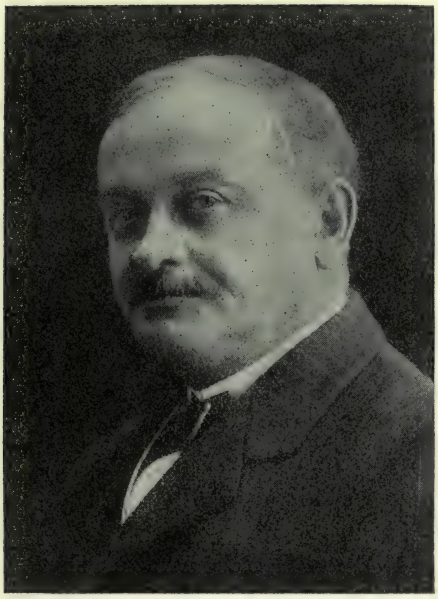
Parrish & Patterson . . . Uxbridge
Parson, William . . . . Toronto
Parsons, Henry . . . Prince Albert
Peare, Charles . . . . Uxbridge
Pellatt, Henry. . . . . Toronto
Pirt, Martin . . . . . Uxbridge
Phillips & Oliver . . . . Toronto
Plank, J. P. . . . . Uxbridge
Platt, Samuel . . . . . Toronto
Priestman, John . . . . Toronto
Purse, Alexander . . . . Toronto

Rae, Francis . . . . . Oshawa
Reid, Robert . . . . . London
Rice, John . . . . . Whitby
Risley, Samuel . . . . . Toronto
Robertson, Charles . . . Toronto
Rose, Rev. Samuel . . . Toronto
Ross, Aaron . . . . . Port Perry
Ross, John . . . . . Ottawa
Ross, Hon. John . . . . Toronto
Ruddy, James . . . . . Uxbridge

Scarth, W. B. . . . . Toronto
Schreiber, W. G. . . . . Toronto
Scott, James . . . . . Toronto
Scratcherd & Meredith . . London
Seath, John . . . . . Oshawa
Seels, John Henry . . . Toronto
Severn, John . . . . . Toronto
Shanly, Frank . . . . . Toronto
Shedden, John . . . . . Toronto
Shields, James . . . . . Toronto
Shier, James . . . . . Uxbridge
Smith, A. . . . . Oshawa
Smith, Frank . . . . . Toronto
Smith, G. Y. . . . . Whitby
Smith, J. J. . . . . Toronto
Smith, J. Lamond . . . . Toronto
Smith, John L. . . . . Whitby
Smith, Larratt, W. . . . Toronto
Smith, Moses . . . Dufferin Creek
Snider, M. E. . . . . Toronto
Solley, George . . . . Uxbridge
Spittigue, J. J. . . . . London
St. John Tobias . . . . Uxbridge
Stanley, William . . . . Toronto
Stayner, F. W. Estate, Thos. C. Weir, S. G. Wood & T. S. Stayner, Trustees, . . . Toronto
Stayner, T. S. . . . . Toronto
Stewart, Robert . . . . Toronto
Stock, James . . . . . Toronto
Strathy, John . . . . . Toronto
Strathy, J. B. . . . . London
Sullivan & Madison . . . Uxbridge
Swan Bros. . . . . Toronto

Taylor, George . . . . Toronto
Taylor, Henry . . . . . London
Taylor, H. B. . . . . Whitby
Taylor, James . . . . . Toronto
Taylor, Peter . . . . . Whitby
Taylor, Thomas . . . . Toronto
Taylor & Wilson . . . . Toronto
Temple, R. H. . . . . Toronto
Thomson, A. C. . . . . Barrie
Thompson, Henry . . . . Uxbridge
Thompson, Joseph L. . . . Toronto
Thompson, T. . . . . London
Thorburn, Dr. J. . . . . Toronto
Thorndyke, William . . . Whitby
Tilt, James . . . . . Toronto
Tizard, G. L. . . . . Toronto
Todd, A. Thornton . . . Toronto
Trewin, W. . . . . Oshawa
Trout, J. M. . . . . Toronto
Trull, Allen . . . . . Oshawa

Tucker, D.	Whitby
Twohey, Jerome	Whitby
VanKoughnet, S. J. in Trust	Toronto
Wadsworth, T. R.	Weston
Wadsworth, William R.	Weston
Walks, David	Uxbridge
Walton, Thomas Cameron	Toronto
Watson, W. A.	Uxbridge
Weeks, A. D.	Uxbridge
Westcott, F.	London
Whitehead, C. J.	Toronto
Whiting, A. S.	Oshawa
Wickson, John	Toronto
Worthington, John	Toronto
Worts, Mrs. Sarah	Toronto
Wright, Mary	Pickering
Wright & Durand	London



JAMES CARRUTHERS
DIRECTOR SINCE 1907

ERIC W. HAMBER
DIRECTOR SINCE 1913

HODGSON W. HUTCHINSON
DIRECTOR SINCE 1913

ALEXANDER THOMAS REID
DIRECTOR SINCE 1916

BOARD OF DIRECTORS, OFFICIALS AND AGENTS
1871

DIRECTORS

PRESIDENT:
JAMES AUSTIN

VICE-PRESIDENT:
PELEG HOWLAND

JAMES CROWTHER — J. H. MEAD
JAMES HOLDEN — FRANK SMITH
JOHN WORTHINGTON

HEAD OFFICE STAFF, TORONTO

R. H. BETHUNE, Cashier

JAMES PRICE — R. D. GAMBLE
J. A. CODD — R. G. PRICE
E. A. MILLARD — F. HOLLAND
A. W. AUSTIN — H. DARLING
R. COCHRAN — WM. FRASER
N. COWDRY — J. LOUGHMAN

AGENTS

WHITBY . . . . . H. B. TAYLOR
UXBRIDGE . . . . . W. H. HOLLAND
ORILLIA . . . . . H. S. SCADDING
OSHAWA . . . . . J. H. McCLELLAN

BOARD OF DIRECTORS AND OFFICIALS
DECEMBER 31st, 1920

DIRECTORS

PRESIDENT:

SIR EDMUND B. OSLER

VICE-PRESIDENTS:

A. W. AUSTIN
SIR AUGUSTUS M. NANTON

JAMES CARRUTHERS
R. J. CHRISTIE
SIR JOHN C. EATON
E. W. HAMBER
H. W. HUTCHINSON
W. L. MATTHEWS
R. S. McLAUGHLIN
W. W. NEAR
A. T. REID
H. H. WILLIAMS

HEAD OFFICE OFFICIALS, TORONTO

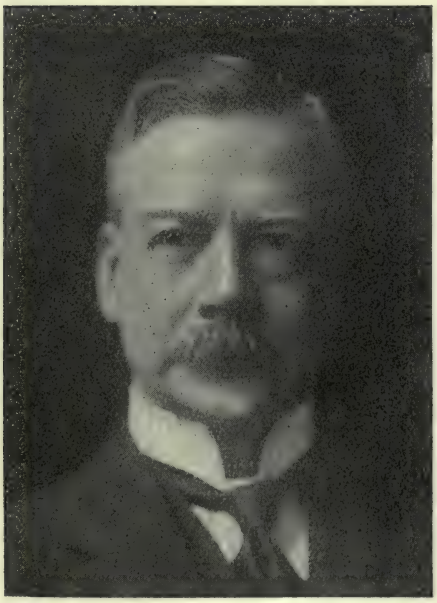
General Manager	C. A. BOGERT
Assistant General Manager	W. K. PEARCE
Superintendent of Branches	EVAN A. BEGG
Chief Inspector	W. C. MACAGY
Assistant Inspectors	R. W. CROMPTON J. M. JELLETT T. W. JOYCE W. H. LEROY C. A. PACK
Secretary	A. H. BAILLIE
Supervisor, Foreign Department	B. L. JOHNSTON

WESTERN OFFICIALS, WINNIPEG

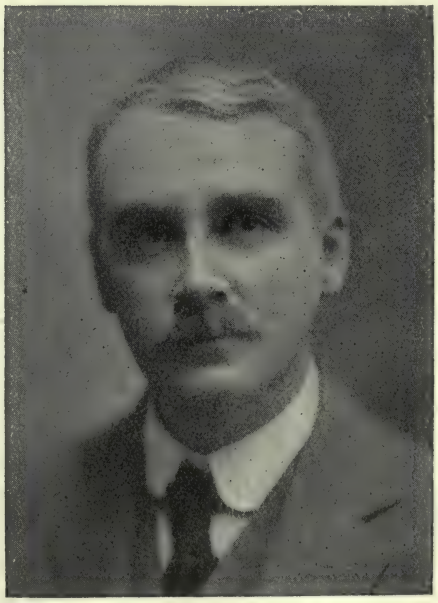
Assistant General Manager	F. L. PATTON
Western Inspector	W. S. DARLING
Assistant Western Inspector	W. S. PATE

WILLIAM WALLACE NEAR
DIRECTOR SINCE 1917

ROBERT SAMUEL McLAUGHLIN
DIRECTOR SINCE 1917



HENRY HALE WILLIAMS
DIRECTOR SINCE 1918



WILMOT LOVE MATTHEWS
DIRECTOR SINCE 1919

BRANCHES OF THE DOMINION BANK

ONTARIO

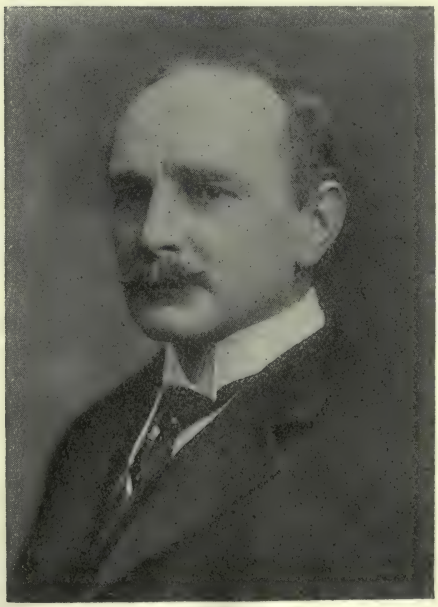
Ameliasburg	Hugh Hall	Manager
Baden	I. G. Trask	Manager
Belleville	Hugh Hall	Manager
Bracebridge	H. Warren	Manager
Brampton	J. G. Hall	Manager
Brantford	J. M. Ferguson	Acting Manager
Brooklin	E. C. Cross	Manager
Cedar Dale	J. A. Allen	Acting Manager
Chatham	W. Watts	Manager
Cobourg	J. W. Spragge	Manager
Dresden	J. S. Lord	Manager
Fairbank	W. E. Scott	Manager
Fort Frances	E. C. McClelland	Manager
Fort William	N. B. Robinson	Manager
Gravenhurst	F. A. Boulden	Manager
Guelph	A. E. Gibson	Manager
Hamilton	A. M. Bethune	Manager
East End Branch (King and Wentworth Streets)	H. L. Polson	Manager
Gage Avenue Branch (Gage Avenue and Barton Street)	J. R. Brethour	Acting Manager
Homeside Branch (Barton Street and Kenilworth Av.)	R. W. Fitzgerald	Acting Manager
Harrow	F. H. Cole	Acting Manager
Hespeler	W. E. Glenney	Manager
Huntsville	W. A. Fisher	Manager
Kenilworth	G. L. Allen	Manager
Kitchener	R. D. Boughner	Manager
Lindsay	S. L. Reade	Manager
London	E. C. Bowker	Manager
Rectory Street Branch	J. G. Fraser	Acting Manager
Madoc	W. H. McBain	Manager
Marmora	M. E. Grant	Acting Manager
Mount Albert	W. T. Russell	Manager
Mount Forest	G. L. Allen	Manager
Napanee	G. P. Carr	Manager
New Toronto	R. D. Black	Acting Manager
Niagara Falls	J. B. O'Neill	Manager
Orillia	John Scott	Manager
Oshawa	C. N. Henry	Manager
Ottawa	C. O. Fellowes	Manager
Peterborough	John Crane	Manager
Roblin	G. P. Carr	Manager
St. Catharines	B. B. Manning	Manager
St. Thomas	A. E. Colson	Manager
East End Branch (Talbot and Horton Streets)	John A. Wallace	Manager

SARNIA	H. F. Smith	Acting Manager
SEAFORTH	R. M. Jones	Manager
SPRUCEDALE	P. C. Marsh	Manager
THAMESVILLE	R. W. M. Thomson	Acting Manager
TIMMINS	W. J. Dundas	Manager
TORONTO:		
Corner King and Yonge Sts.	C. D. Gordon	Manager
	G. C. Marriott	Assistant Manager
Avenue and Davenport Roads	P. J. Jones	Manager
Bloor and Bathurst Sts.	J. C. Wedd	Manager
Bloor St. and Runnymede Road	F. W. Morrow	Manager
Broadview Ave. and Queen St.	A. H. Black	Manager
City Hall Branch	W. Walker	Manager
Danforth and Logan Aves.	H. J. Hagarty	Manager
Deer Park Branch (Yonge St. and St. Clair Ave.)	A. A. Atkinson	Manager
Dovercourt Road and Bloor St.	B. D. Saunders	Manager
Dufferin St. and Lappin Ave.	F. R. Cochran	Manager
Dupont and Christie Sts.	C. E. Pepler	Manager
Earlscourt Branch (Dufferin St. and St. Clair Ave.)	M. Holmes	Manager
Eglinton Ave. and Yonge St.	T. W. Butler	Manager
John and Queen Sts.	S. F. Sloane	Manager
Lee Ave. and Queen St.	C. W. McMichael	Manager
Market Branch (King and Jarvis Sts.)	W. S. Gray	Manager
McCaul and Dundas Sts.	W. C. Armstrong	Manager
North Toronto Branch (Opposite Yonge St. Subway)	J. W. B. Walsh	Manager
Queen St. and Augusta Ave.	C. Walker	Manager
Queen St. and Ossington Ave.	A. A. Helliwell	Manager
Roncesvalles and Howard Park Aves.	A. E. S. Thompson	Manager
Rosedale Branch (Sherbourne and Bloor Sts.)	L. T. H. Ardiel	Manager
Sherbourne and Queen Sts.	Robert Ross	Manager
Spadina Ave. and College St.	J. Cruso	Manager
Victoria and Queen Sts.	N. F. Munro	Manager
West Toronto Branch	R. W. H. Brough	Manager
Union Stock Yards Branch	R. W. H. Brough	Manager
Wychwood Branch (St. Clair Ave. and Vaughan Road)	A. K. Pringle	Manager
Yonge and Hayden Sts.	J. T. Lownsbrough	Manager
TRENTON	S. H. Jones	Acting Manager
UXBRIDGE	D. T. Hepburn	Manager
WALKERVILLE	C. W. Jones	Manager
WELLAND	W. D. S. Fraser	Manager
WHITBY	G. P. Lynd	Manager
WINDSOR	A. M. Cowie	Manager
WINGHAM	R. D. Blomfield	Manager

W. K. PEARCE
ASSISTANT GENERAL MANAGER, TORONTO

F. L. PATTON
ASSISTANT GENERAL MANAGER, WINNIPEG

EVAN. A. BEGG
SUPERINTENDENT OF BRANCHES



ARTHUR PEPLER
ASSISTANT TO THE GENERAL MANAGER
RETIRED 1920

QUEBEC

Montreal	M. S. Bogert	Manager
	E. C. Lindsay	Assistant Manager
Bleury and St. Catherine Sts.	A. P. Kertland	Acting Manager
Guy and St. Catherine Sts.	M. E. Roberts	Manager
St. Lawrence Blvd. Branch (St. Lawrence Blvd. and Prince Arthur St.)	J. K. Muir	Manager

MANITOBA

Boissevain	A. T. Morton	Manager
Brandon	T. van Someren	Manager
Dauphin	W. S. Ashley	Manager
Deloraine	A. E. Piercy	Manager
St. Boniface Norwood Branch	A. V. Grant	Acting Manager
Union Stock Yards Branch	W. N. Sheffield	Manager
Selkirk	W. E. Gordon	Manager
Teulon	L. C. Brown	Acting Manager
The Pas	J. R. Scoby	Manager
Winnipeg	R. K. Beairsto	Manager
	C. S. Pim	Assistant Manager
Arlington St. and Portage Ave.	M. F. Jemmott	Manager
North End (Main St.)	W. S. Waugh	Manager
Notre Dame Ave. and Sherbrook St.	P. B. Tucker	Manager
Portage Ave. and Kennedy St.	A. P. McCullough	Acting Manager
Portage Ave. and Sherbrook St.	E. J. S. Townshend	Manager
St. Johns Branch (Redwood Ave. and Main St.)	W. M. Punshon	Manager

SASKATCHEWAN

Canora	A. G. Donaldson	Manager
Estlin	J. Snow	Manager
Grenfell	A. V. Miller	Manager
Marquis	F. E. Hurd	Manager
Moose Jaw	M. C. Fraser	Manager
Regina	J. Snow	Manager
Saskatoon	J. L. Hunt	Manager
Yorkton	H. Cameron	Acting Manager

ALBERTA

Calgary	M. S. Burger	Manager
Calgary, Alberta Stock Yards	B. E. Elmore	Acting Manager
Edmonton	H. Ransford	Manager
Edmonton Stock Yards	H. Ransford	Manager
High River	W. M. Hamilton	Manager
Medicine Hat	W. A. Radcliff	Manager
Seven Persons	W. A. Radcliff	Manager
Tofield	C. Smith	Acting Manager

BRITISH COLUMBIA

Summerland	O. F. Zimmerman	Manager
West Summerland	O. F. Zimmerman	Manager
Vancouver	Dudley Dawson	Manager
	J. A. H. Irving	Assistant Manager
Victoria	H. Morris	Manager

LONDON, ENGLAND

73 Cornhill, E.C.	S. L. Jones	Manager

NEW YORK AGENCY, U.S.A.

51 Broadway	C. S. Howard	Agent
	Robert Rae	Assistant Agent

BOARD ROOM, HEAD OFFICE

PROGRESS OF THE DOMINION BANK

Year	*Total Deposits*	*Net Profits*	*Total Assets*
1871 . . .	$ 1,057,000	$ 107,000	$ 2,541,000
1881 . . .	3,380,000	143,000	5,939,000
1891 . . .	8,576,000	220,000	12,731,000
1901 . . .	18,577,000	275,000	25,623,000
1911 . . .	53,547,000	704,000	70,179,000
1920 . . .	104,941,000	1,188,000	139,263,000

TOTAL NUMBER OF SHAREHOLDERS

1871 - - - -	286
1920 - - - -	1920

FIRST GENERAL

Term ending

ASSETS

By Specie	$ 90,830.49
" Provincial or Dominion Notes	73,055.00
" Notes and Cheques of other Banks	75,351.39
" Balances due from other Banks in Canada . .	127,048.92
" Balances due from other Banks or Agents not in Canada	41,984.85
Total Assets immediately available . . .	$ 408,270.65
By Loans, Discounts or Advances on Current Account to Corporations	14,000.00
" Notes and Bills Discounted and Current . .	2,075,612.70
" Notes and Bills Discounted, Overdue and not specially secured	14,420.90
" Overdue Debts secured by mortgages or other deed on real estate, or by deposit of or lien on stock or other securities	16,333.57
" Bank Premises	12,946.07
	$2,541,583.89

STATEMENT

April 22, 1872

LIABILITIES

To Notes in Circulation	$ 540,508.00
" Government Deposits payable on demand . .	26,000.00
" Other Deposits payable on demand	513,317.78
" Government Deposits payable after notice or on a fixed day	100,000.00
" Other Deposits payable after notice or on a fixed day	417,832.82
Due to other Banks in Canada	14,209.73
Due to other Banks or Agents, not in Canada . .	4,779.96
Total Liabilities to the Public	$ 1,616,648.29
Capital	834,544.00
Rest	50,000.00
Reserved for Accrued Interest Due, etc. . . .	7,456.72
Dividends Unclaimed	679.08
Dividend No. 2, payable 1st May	31,842.03
Balance of Profit and Loss Account carried forward to next year	413.77
	[$2,541,583.89

JAMES AUSTIN,
President

R. H. BETHUNE,
Cashier

ASSETS

Gold and Silver Coin	$ 2,092,477.15	
Dominion Government Notes	18,052,783.25	
Deposit with Central Gold Reserves	4,000,000.00	
Notes of other Banks	1,104,306.27	
Cheques on other Banks	7,530,033.85	
Balances due by other Banks in Canada	1,005.25	
Balances due by Banks and Banking Correspondents elsewhere than in Canada	1,881,011.95	
	$34,661,617.72	
Dominion and Provincial Government Securities, not exceeding market value	5,106,158.31	
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	9,956,980.78	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	1,810,680.54	
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks	7,646,420.30	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada	5,139,899.60	
		$ 64,321,757.25
Other Current Loans and Discounts in Canada (less rebate of interest)	66,216,946.21	
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	523,395.60	
Liabilities of Customers under Letters of Credit, as per contra	1,823,472.17	
Real Estate other than Bank Premises	5,408.76	
Overdue Debts (estimated loss provided for)	80,913.40	
Bank Premises, at not more than cost, less amounts written off	5,631,453.83	
Deposit with the Minister of Finance for the purposes of the Circulation Fund	309,575.00	
Mortgages on Real Estate sold	19,326.41	
Other Assets not included in the foregoing	330,844.52	
		74,941,335.90
		$139,263,093.15

STATEMENT

December 31, 1920

LIABILITIES

Capital Stock paid in			$ 6,000,000.00
Reserve Fund		$ 7,000,000.00	
Balance of Profit and Loss Account carried forward		669,218.16	
Dividend No. 153, payable 3rd January, 1921		180,000.00	
Bonus, one per cent., payable 3rd January, 1921		60,000.00	
Former Dividends unclaimed		921.00	
			7,910,139.16
Total Liabilities to the Shareholders .			$ 13,910,139.16
Notes in Circulation		9,159,886.00	
Due to Dominion Government		7,000,000.00	
Deposits not bearing interest	$20,051,816.72		
Deposits bearing interest, including interest accrued to date	84,889,439.45		
		104,941,256.17	
Balances due to other Banks in Canada . .		806,717.59	
Balances due to Banks and Banking Correspondents elsewhere than in Canada . .		914,116.78	
Bills Payable		67,104.20	
Acceptances under Letters of Credit . . .		1,823,472.17	
Liabilities not included in the foregoing . .		640,401.08	
Total Public Liabilities			125,352,953.99
			$139,263,093.15

E. B. OSLER,
President.

C. A. BOGERT,
General Manager.

AUDITORS' REPORT TO SHAREHOLDERS

We have compared the above Balance Sheet with the books and accounts at the Chief Office of The Dominion Bank, and the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on December 31st, 1920, we certify that, in our opinion, such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have, in our opinion, been within the powers of the Bank.

Toronto, January 20th, 1921.

G. T. CLARKSON }
R. J. DILWORTH } of Clarkson, Gordon & Dilworth, C. A.

MAIN BANKING ROOM
TORONTO BRANCH

ROLL OF HONOUR

MEMBERS OF THE STAFF WHO ENLISTED FOR ACTIVE SERVICE IN THE GREAT WAR, 1914-1918

MEMBERS OF THE STAFF OF

THE DOMINION BANK

KILLED IN ACTION, DIED OF WOUNDS, OR DIED WHILE ON MILITARY SERVICE.

ERIC MUNRO ANDERSON
JAMES OGSTON BEATTIE
HERBERT JASSE BOND
WILLIAM CHRISTOPHER BOYD
NORMAN AINSLIE BROWN
RUSSELL ARTHUR CAMPBELL
HARWARD EASTMAN CHAFFEY
HENRY MAURICE CORBOLD
VALENTINE ARTHUR BUTLER CRANWILL
ALBERT WALTER GORDON CROSBY
HAROLD EDWARD CROSBY
FRED CUMMINGS
REGINALD NEVILLE CRAIG DAVIS
JAMES HUTCHINSON DOWKER
HENRY EDWARD ENGLAND
LESLIE FURMSTON EVANS
CECIL ACKROYD FALLS
HARRY EDGAR GERMAIN
PAUL EVAN GILLESPIE
HORACE HEBER HANEY
GORDON RUTHVEN HERON
THOMAS WILSON HUTCHISON
HENRY DONLY IVEY
GEORGE JOHNSTON
CHARLES JOHN NAIRNE LEE
ROBERT BIRNEY LEEPER
NICOLAS MACNEILL
ROBERT MAITLAND MCLINTOCK MILNE
LENNOX MUIRHEAD
WILLIAM EWART GLADSTONE MURPHY
JOHN SEIVWRIGHT PATERSON
WALTER KING PEARCE
OLIVER LAWRENCE PENDER
JOHN RUTHERFORD PIPON
SAMUEL JOHN REEVES (M.C.)
ALFRED BALDWIN RIMMER
FREDERIC RISING
JOHN PRENDERGAST ROBERTS
EDGAR RULE
ARTHUR GEORGE RUTHERFORD
EDGAR DAVID SMYTH
ANDREW JOHNSTON SNADDON
CAVANAGH NIXON SOMERVILLE
GORDON HENRY STAUFFER
JOSEPH CYRIL STEPHAN
STANLEY CLAYTON STEVENS
ROSS MACKENZIE STEWART
ARTHUR BOUCHETTE THOMPSON
FREDERICK GEORGE WALDRON
DAVID LAWSON WALKER
HASTINGS DE BLOIS WETMORE
ARTHUR COURTNEY WILLIAMS
PHILIP REGINALD WOOLLATT
HAROLD WORTHINGTON
CARLETON DOUGLAS LESSINGHAM YEARWOOD
GEORGE EDMUND YOUNG
WALTER YOUNG

ROLL OF HONOUR

LIST OF 432 MEMBERS OF THE STAFF WHO ENLISTED DURING THE GREAT WAR, 1914-1918

CASUALTIES		DECORATIONS	
Killed in Action or died	57	Distinguished Service Order	1
Wounded	90	Military Cross	16
Prisoners of War	7	Bar to Military Cross	1
	—	Distinguished Conduct Medal	1
	154	Military Medal	7
		Bar to Military Medal	2
		Belgian Croix de Guerre	1
		Order of the Nile	1
			—
			30

†Killed in Action or died ‡Wounded *Prisoner of War

NAME	RANK	UNIT
Abbott, E. E.	Corporal	67th Battery, C.F.A.
Aitchison, W.	Lieutenant	Royal Garrison Artillery
Allan, C. H.	Corporal	19th Battalion
Allen, J. A.	C.Q.M. Sergeant	161st Battalion
‡Allen, W. P.	Captain	3rd Battalion
Allin, C. H.	Sergeant	91st Battalion
†Anderson, E. M.	Bombardier	50th Battery, C.F.A.
‡Anderson, G. A. W. W.	Sergeant	7th Canadian Mounted Rifles
‡Andrews, O. C.	Private	7th Battalion
Ardiel, J. J. L.	Captain	135th Battalion
‡Armstrong, H.	Private	44th Battalion
Armstrong, J. D.	Cadet	Royal Air Force
Armstrong, R. E.	Lance Corporal	———
Backus, J. C.	Acting Sergeant	1st Central Ontario Regiment
Bailey, W. E.	Private	Canadian Army Medical Corps
Ballantyne, W. A.	Private	201st Battalion
‡Ballantyne, W. M.	Gunner	5th Canadian Garrison Artillery
†Beattie, J. O.	Lieutenant	Royal Air Force
Beattie, W.	Sergeant	221st Battalion
Beaty, W. T.	Lieutenant	Royal Naval Volunteer Reserve
Bell, C. O.	Q.M. Sergeant	43rd Battalion
‡Bennett, C. F.	Sergeant	4th Battalion
‡Bertrand, M.	Lieutenant	80th Battalion
Bevan, J.	Sergeant	Canadian Army Service Corps
Black, C. O.	Private	3rd Division Supply Column
Black, R. D.	Major	110th Battalion
Blatherwick, R. H.	Sergeant	1st Canadian Siege Battery
†Bond, H. J.	Trooper	5th Canadian Mounted Rifles
Bond, H. R.	Trooper	Royal Canadian Dragoons

NAME	RANK	UNIT
Bowles, R. E.	Cadet	Royal Canadian Naval Air Service
Boyd, E. F.	Lieutenant	Royal Air Force
Boyd, G. W. G.	Gunner	Royal Canadian Horse Artillery
†Boyd, W. C.	Private	28th Battalion
Brandow, W. R.	Cadet	Royal Air Force
Brethour, J. R. (D.C.M.)	Sergeant	44th Battalion
‡Broddy, F. M.	Signaller	13th Battery, C.F.A.
‡Brown, C. O.	Private	52nd Battalion
Brown, L. C.	Captain	89th Battalion and Canadian Army Pay Corps
†Brown, N. A.	Cadet	Royal Air Force
Brown, W. E. H.	Gunner	40th Battery, C.F.A.
‡Buchanan, J. S. (M.M. & Bar)	Lieutenant	13th Battalion
Burgess, C. P.	Gunner	Cobourg Heavy Battery
Burns, G. A.	Cadet	4th Reserve Battalion
Burrows, E. B.	Lieutenant	Royal Horse Artillery
*Burt, F. A.	Private	16th Battalion
Butterworth, C. C.	Sergeant	127th Battalion
‡Cameron, E. R. C.	Sergeant	3rd Battalion
Cameron, H.	C.Q.M. Sergeant	52nd Battalion
Campbell, R. F.	Trooper	Fort Garry Horse
†Campbell, R. A.	Sapper	6th Canadian Engineers
Cannon, J. P.	Gunner	25th Battery, C.F.A.
‡Capper, C.	Private	14th Battalion
Card, J. L.	Private	1st Depot Battalion, Western Ontario Regiment
Carr, G. P.	Captain	59th Battalion
Carrall, E. F.	Captain	Royal Air Force and Indian Army
Carruthers, J. H.	Corporal	2nd Auxiliary Horse Company
‡Carson, W. J.	Lieutenant	Royal Field Artillery
‡Cassells, J.	Sergeant	15th Battalion
Cavers, V. C.	Gunner	55th Battery, C.F.A.
†Chaffey, H. E.	Flight Lieutenant	Royal Air Force
Clayton, W. T.	Lieutenant	Royal Field Artillery
Cole, F. H.	Gunner	22nd Battery, C.F.A.
‡Cook, G. S. H.	Gunner	18th Battery, C.F.A.
Cook, S. C.	Cadet	Royal Air Force
Cooke, R. C.	Gunner	70th Battery, C.F.A.
Coolin, W. S.	Sergeant	58th Battalion (Siberia)
†Corbold, H. M.	Lieutenant	Royal Air Force
Corner, J. H.	Private	208th Battalion
Cossar, S. C.	Private	59th Battalion
Cranston, L. L.	Acting Sergeant	67th Battery, C.F.A.
†Cranwill, V. A. B.	Captain	East Lancashire Regiment
‡Crawford, J. K. (D.S.O.)	Major	3rd Battalion
†Crosby, A. W. G.	Flight Lieutenant	Royal Naval Air Service
†Crosby, H. E.	Flight Lieutenant	Royal Air Force
Crossley, C. S.	Private	Princess Patricia's Canadian Light Infantry

NAME	RANK	UNIT
Crowther, G. D.	Lieutenant	Royal Air Force and Canadian Field Artillery
†Cummings, F.	Private	49th Battalion
Cuthill, D. J.	Sergeant	121st Battalion
‡Darling, G. G.	Gunner	48th Battery, C.F.A.
‡Davis, P. R.	Lieutenant	Royal Air Force
†Davis, R. N. C.	Lieutenant	3rd Battalion
‡Dedrick, W. V.	Gunner	24th Battery, C.F.A.
Delamere, H. D.	Lieutenant	58th Battalion
Denton, H. S.	Gunner	2nd Canadian Heavy Battery
Dimmick, A. J.	Private	1st Central Ontario Regiment
Douglas, W.	Private	49th Battalion
†Dowker, J. H.	Private	107th Battalion
‡Dowling, V. C.	Lieutenant	4th Canadian Mounted Rifles
Drewe, J. W.	Private	241st Battalion
Dundas, W. J.	Staff Sergeant-Major	Canadian Army Service Corps
Dunn, M. G.	Private	Princess Patricia's Canadian Light Infantry
Dyke, H. V.	Gunner	Cobourg Heavy Battery
‡Edmondson, H.	Private	244th Battalion
‡Elgee, E. W.	Private	47th Battalion
Elliott, W. M.	Sergeant	Canadian Machine Gun Corps
Elliott, E. H.	Lieutenant	Royal Air Force
Elwell, W. S. V. (M.M.)	Private	Canadian Cyclists
†England, H. E.	Private	9th Battalion
Evans, D. L. N.	Gunner	48th Battery, C.F.A.
†Evans, L. F.	Corporal	21st Battalion
Evans, M. D.	Lieutenant	52nd Battalion
†Falls, C. A.	Gunner	76th Battery, C.F.A.
Farquhar, P. S.	Gunner	20th Battery, C.F.A.
Fellowes, C. O. (M.C.)	Lieutenant	Canadian Signallers
Ferguson, J. M.	Captain	4th Canadian Mounted Rifles and Militia Headquarters
Ferguson, W. D.	Sergeant	34th Battalion
Fielding, F. L.	Private	126th Battalion
Filsinger, D. B.	Sergeant	1st Western Ontario Regiment
Fletcher, F. H.	Sergeant	122nd Battalion
Foggo, J. G. (M.C.)	Captain	78th Battalion
Ford, R. F. J.	Gunner	67th Battery, C.F.A.
‡Forsyth, J. M.	Corporal	16th Battalion
‡Fowler, A. D. C. P.	Signaller	Royal Canadian Horse Artillery
Fox, J. L.	Sergeant	10th Canadian Field Ambulance
Fraser, J. G.	Staff-Sergeant	23rd Battalion
Gaiger, J. M.	Private	Canadian Army Service Corps
Gall, W. C. R.	Private	78th Battalion
†Germain, H. E.	Lieutenant	75th Battalion

NAME	RANK	UNIT
Gilbert-Cooper, R. G.	Ass't. Paymaster	Royal Naval Reserve
†Gillespie, P. E.	Private	Canadian Army Medical Corps
‡*Gillies, J. A.	Private	96th Battalion
Gillis, J. W.	Lieutenant	Royal Air Force
Gilson, F. R.	Gunner	34th Battery, C.F.A.
Gilmour, S. S.	Lieutenant	250th Battalion
Glenn, T. C.	Cadet	Royal Air Force
Goldie, J. E.	Bombardier	62nd Battery, C.F.A.
Goodday, N.	Sergeant-Major	34th Fort Garry Horse
Goodman, S.	Sergeant	223rd Battalion
‡Gordon, H. A.	Lieutenant	61st Battalion
Gould, L. H.	Private	116th Battalion
Graham, R. H.	Gunner	1st Canadian Siege Battery
Graham, R. R.	Sergeant	16th Battalion
‡Grant, A. V.	Private	27th Battalion
Grant, W. M.	Corporal	78th Battalion
Grasett, S. H. B.	Captain	2nd Battalion
Griffin, P. H.	2nd Lieutenant	Royal Air Force
Groves, E. T.	Private	88th Battalion
Gunn, J.	Private	Canadian Army Medical Corps
‡Hadfield, G. B.	Private	231st Battalion
Haig, R. F. (M.C.)	Captain	Fort Garry Horse
‡Haines, W. E.	Private	161st Battalion
†Haney, H. H.	Private	28th Battalion
Hargreaves, W. I.	Gunner	3rd Canadian Siege Battery
Harling, R. S.	Gunner	69th Battery, C.F.A.
Harman, S. M.	Lieutenant	24th Battalion
Harold, L. H.	Cadet	Canadian Field Artillery
‡Harris, F. L.	Private	27th Battalion
Harris, W. L.	Private	1st Depot Battalion, Eastern Ontario Regiment
Harrow, J. H.	Trooper	13th Canadian Mounted Rifles
Harrow, J. M.	Gunner	69th Battery, C.F.A.
Hastings, R.	Sergeant	Canadian Army Medical Corps
Haston, R. P.	Sergeant	30th Battery, C.F.A.
Hawksley, S. G. S.	Sergeant	13th Battery, C.F.A.
Hawthorne, H. R.	Acting Staff-Sergeant	Canadian Garrison Artillery
Hays, C. G.	Corporal	71st Battalion
Helmer, W.	Private	Royal Air Force
Hemsley, B. V.	Lieutenant	18th Battalion
†Heron, G. R.	Major	78th Battalion
Herring, A. D. (M.M. and Bar)	Sergeant	2nd Battalion, Canadian Machine Gun Corps
Hicks, H. F.	Lieutenant	Royal Canadian Regiment
‡Hill, C. B. (M.C. and Bar)	Major	55th Battery, C.F.A.
Hill, F. V.	Gunner	12th Canadian Siege Battery
Hill, K. W.	2nd Lieutenant	Royal Garrison Artillery
Hodkinson, W. C.	2nd Lieutenant	Royal Air Force
Holms, C. J. H.	2nd Lieutenant	Royal Air Force

NAME	RANK	UNIT
Horne, K. S. S.	Seaman	Royal Naval Canadian Volunteer Reserve
Houston, A. S.	Lieutenant	9th Canadian Engineers
Houston, G.	Gunner	60th Battery, C.F.A.
Huffman, J. R.	Private	37th Battalion
Huffman, P. V.	Driver	Canadian Engineers
‡Hull, B. E. (M.C.)	Lieutenant	8th and 44th Battalions
Humphrey, R.	Sergeant	Canadian Army Service Corps
Hunt, G.	Gunner	58th Howitzer Battery, C.F.A.
Hunt, J. L.	Sapper	Signal Training Depot
Huston, W. E.	Lance-Corporal	Royal Air Force
†Hutchison, T. W.	Lieutenant	116th Battalion
Hyde, G. R.	Gunner	18th Battery, C.F.A.
Illsley, C. W. H.	Lieutenant	42nd Battalion
‡Ingram, J. S.	Private	Princess Patricia's Canadian Light Infantry
Innes, H. M.	Gunner	7th Brigade, C.F.A.
Irvine, R. H.	Acting Corporal	Royal Air Force, Pay Office.
Irving, J.	Sergeant	Canadian Army Medical Corps
Irving, J. A. H.	Captain	Canadian Army Pay Corps
‡Irwin, W.	Private	3rd Battalion
†Ivey, H. D.	Gunner	2nd Heavy Battery
James, W. O. H.	Pilot	Royal Air Force
Jamieson, A. S.	Private	2nd Battalion
*Johnston, B. L.	Major	3rd Battalion
Johnston, C. H.	Private	Lord Strathcona's Horse
†Johnston, G.	Private	42nd Highlanders
Jones, C. W.	Lieutenant	3rd Battalion
Jones, E. K. M.	Sergeant	Canadian Field Artillery
Jones, J. V.	Private	Royal Air Force
Jones, S. H.	Lieutenant	16th Battalion
Kellman, E. D.	Sergeant	3rd Battalion
Kelly, C. R.	Private	Canadian Signal Corps
Kent, H. K.	Cadet	Royal Air Force
Kerr, A. E.	Gunner	Royal Canadian Horse Artillery
Kerr, J. C.	Gunner	67th Battery, C.F.A.
Kertland, A. P.	Cadet	3rd Canadian Siege Battery
‡Kester, B. A.	Driver	Canadian Field Artillery
King, C. W.	Sergeant	5th Canadian Mounted Rifles
King, G. B.	Corporal	1st Quebec Regiment
Kirkwood, J. M.	2nd Lieutenant	London Scottish
Knapp, A.	Bombardier	77th Battery, C.F.A.
Knox, K. G.	2nd Lieutenant	Royal Air Force
Laing, C. H.	Private	Canadian Army Service Corps
Lankin, A. B.	Corporal	Royal Air Force
Law, G. A.	Cadet	Royal Air Force
‡Law, J.	Sergeant	15th Battalion
Leckie, H. S.	Lieutenant	Royal Naval Volunteer Reserve

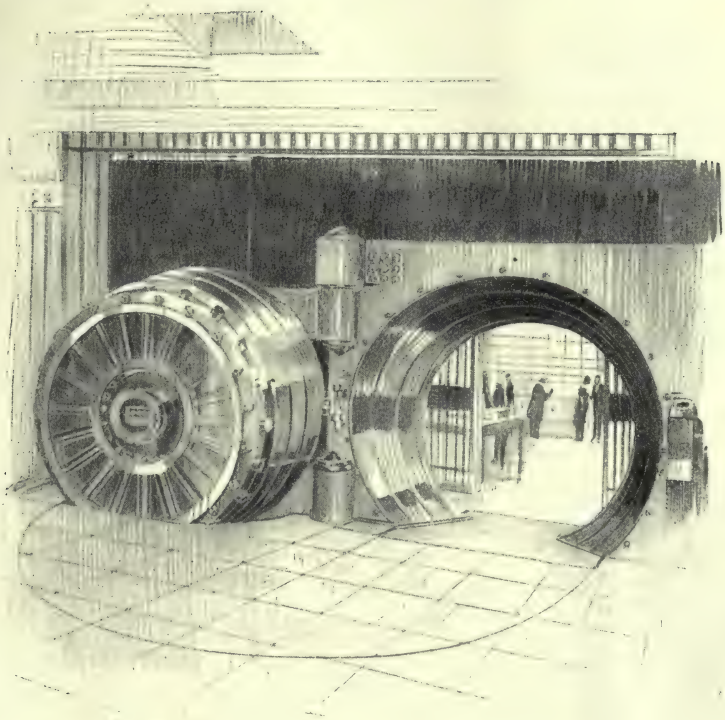
NAME	RANK	UNIT
†Lee, C. J. N.	Lieutenant	54th Battalion
*Lee, E. B.	2nd Lieutenant	Royal Air Force
†Leeper, R. B.	Private	45th Battalion
Lemire, E. W.	Cadet	Royal Air Force
Lepper, J. Y.	Gunner	34th Battery, C.F.A.
‡Lepper, W. E.	Lieutenant	116th Battalion
‡Leslie, L. A.	Gunner	4th Canadian Siege Battery
Ley, V. G.	Sergeant	122nd Battalion
L'Heureux, O.	Private	Royal Air Force
Linton, W. H.	Sergeant	116th Battalion
Lockwood, N. P.	Cadet	Royal Air Force
Lodge, J. E.	Lieutenant	Canadian Machine Gun Corps
Lomax, F. H.	Corporal	9th Battery, C.F.A.
Lott, F. M.	Lieutenant	Canadian Engineers
‡Lownsbrough, J. T. (M.C.)	Lieutenant	Princess Patricia's Canadian Light Infantry
Lund, F.	Sapper	2nd Divisional Signallers
‡Macaulay, H. C.	Lieutenant	Royal Air Force
Macbeth, J. A.	Driver	2nd Auxiliary Horse Company
Macdonald, J. F.	Sergeant	27th Battalion
Macdonald, W. B.	Signaller	1st Canadian Siege Battery
‡Macgregor, J. (M.C.)	Captain	2nd Black Watch, attached Hedjaz Army
Macintyre, E. C.	Sergeant	44th Battalion
MacLean, H. R.	Private	228th Battalion
†MacNeill, N.	Lance Corporal	13th Battalion
Macrae, C. J.	Lieutentant	3rd Argyle and Sutherland Highlanders
Mainprize, L. M.	Sapper	1st Divisional Signallers
Mann, R. M.	Gunner	4th Divisional Trench Mortar Battery
Marsh, P. C.	Lieutenant	Canadian Machine Gun Corps
McBain, B.	Gunner	Cobourg Heavy Battery
‡McCormack, J. A.	Sergeant	13th Canadian Mounted Rifles
‡McKenzie, C. G.	Private	6th Battalion
McLaren, D.	Acting Warrant Officer	Canadian Army Medical Corps
McLean, J. D.	Lieutenant	3rd Canadian Siege Battery
McLeod, L. V.	Private	1st Depot Battalion, Alberta Regiment
‡McMillan, D.	Co. Sergeant-Major	43rd Battalion
McMillan, J.	Staff-Sergeant	127th Battalion
McNabb, J. E.	Cadet	Royal Air Force
McNeil, J. C.	Cadet	Royal Air Force
McRobb, H. E.	Cadet	Royal Air Force
Meharg, K. A. D.	Private	2nd Central Ontario Depot Battalion
Mellenfield, L. H. B.	Private	Canadian Army Medical Corps
Merrett, E. G.	Private	79th Battalion
Mertens, A. B.	Corporal	3rd Battalion

NAME	RANK	UNIT
Meyers, A. M.	Trooper	Royal North West Mounted Police, Siberia
Miles, G. T.	Lieutenant	Royal Air Force
‡Millard, J. R. (M.C.)	Major	99th Battalion
Mills, E. F.	Quartermaster-Sergeant	Canadian Army Medical Corps
†Milne, R. M. McL.	Private	7th Battalion
Milner, G. C.	Sergeant	136th Battalion
‡Mitchell, D. A. (M.C.)	Captain	34th Battalion
‡More, J. R. B.	Lieutenant	66th Battalion
Morgan, A. E.	Private	1st Depot Battalion, Manitoba Regiment
Morgan, L. M.	Seaman	Royal Naval Canadian Volunteer Reserve
‡Morris, E. M.	Sapper	1st Canadian Engineers
Mortlock, C. G.	Signaller	90th Battalion
Moser, H. T.	Driver	Mechanical Transport
Mowat, W.	Private	19th Battalion
†Muirhead, L.	Lieutenant	17th Royal Scots
Mulhern, H. G.	Gunner	52nd Battery, C.F.A.
Munday, W. A.	2nd Lieutenant	Royal Air Force
Mundy, A.	Leading Seaman	Royal Canadian Naval Volunteer Reserve
Munro, D.	Sergeant	1st Depot Battalion, Saskatchewan Regiment
†Murphy, W. E. G.	Cadet	Royal Air Force
Napper, L. R.	Trooper	13th Canadian Mounted Rifles
Netterfield, P. E. J.	Cadet	Royal Air Force
Nicolson, L. S.	Private	1st Depot Battalion, Quebec Regiment
Nisbet, A. W.	Private	131st Battalion
Nix, E. B.	Lieutenant	2nd Central Ontario Regiment
Nugent, W. T.	Lieutenant	155th Battalion
O'Leary, L.	Sergeant	72nd Battalion
Oram, A. E.	Sergeant	Central Ontario Regiment
O'Reilly, G. F.	Gunner	67th Battery, C.F.A.
Orr, W. V.	Staff-Sergeant	Canadian Engineers
‡Palmer, K. T. E.	Gunner	34th Battery, C.F.A.
Paterson, J. M.	Private	Eastern Ontario Regiment
†Paterson, J. S.	Corporal	12th Canadian Mounted Rifles
Patterson, P. H.	Driver	4th Divisional Ammunition Column
Patton, A. M.	Lieutenant	174th Battalion
†Pearce, W. King	Lieutenant	45th Battalion
†Pender, O. L.	Gunner	5th Canadian Siege Battery
‡Perry, J. H. (M.C.)	Captain	19th Battalion
‡Pethick, W. M.	Private	42nd Battalion
Phillips, T. F.	Gunner	F. Battery, 63rd Division, American Expeditionary Force

NAME	RANK	UNIT
Phinney, L. H.	Lieutenant	59th Battery, C.F.A.
Picken, M. H.	Sub-Lieutenant	Royal Naval Volunteer Reserve
†Pipon, J. R.	Sub-Lieutenant	Royal Naval Volunteer Reserve
Pollock, S. A.	Gunner	Canadian Field Artillery
Porter, C. T.	Private	Princess Patricia's Canadian Light Infantry
‡Proverbs, W. A.	Private	71st Battalion
‡Putnam, W. B.	Corporal	16th Battalion
†Reeves, S. J. (M.C.)	Lieutenant	15th Battalion
‡Renwick, W. A.	Private	50th Battalion
Richardson, R. W.	Private	1st Depot Battalion, Western Ontario Regiment
†Rimmer, A. B.	Lieutenant	15th Battalion
‡Ringwood, F.	Private	Honourable Artillery Company
†Rising, F.	Lieutenant	5th Battalion, The Bedford Regiment
‡Ritch, J. W.	Captain	Royal Air Force
Ritchie, A.	Private	Western Ontario Regiment
†Roberts, J. P.	Private	44th Battalion
‡Robertson, A. B.	2nd Lieutenant	Royal Air Force
Robertson, A. D.	Gunner	38th Battery, C.F.A.
Robinson, C. A.	Lieutenant	Royal Inniskilling Fusiliers
Robinson, S. M.	Private	87th Battalion
Robinson, T. O.	Lieutenant	Royal Air Force
Rodger, T. T.	Captain	2nd-33rd Punjabis, Indian Army
Rohleder, E. H.	Sapper	Canadian Divisional Signallers
Ross, A. F.	Private	Royal Air Force
Rowden, A. L.	Captain	3rd Canadian Mounted Rifles
Rowlison, W. A.	Gunner	Royal Canadian Horse Artillery
†Rule, E.	Lieutenant	4th Canadian Mounted Rifles
Runciman, G. K.	Lieutenant	Royal Air Force
†Rutherford, A. G.	Private	19th Battalion
Rutherford, G. M.	Gunner	67th Battery, C.F.A.
‡Ryerson, A. C.	Major	31st Battery, C.F.A.
Rymes, H. J.	Sapper	Canadian Engineers
Sabin, D. G.	Cadet	Royal Air Force
‡St. John, F. H.	Sergeant	116th Battalion
Sampson, L.	Private	Honourable Artillery Company
‡Sams, L. G.	Lieutenant	Royal Field Artillery
Samuel, E. D. (M.C.)	Captain	20th Middlesex Regiment
‡Sang, J. R.	Lieutenant	8th Canadian Mounted Rifles
‡Saul, L. W.	Private	27th Battalion
Saunders, S. F.	Cadet	Royal Air Force
Schott, W. F. H.	Gunner	63rd Battery, C.F.A.
Scoby, J. R.	Lieutenant	Canadian Engineers Signallers
Scott, H. T.	Gunner	67th Battery, C.F.A.
Scott, John, Jr.	Gunner	1st Artillery Depot
‡Scott, W. E.	Lieutenant	3rd Battalion

NAME	RANK	UNIT
Senghas, L. G.	Cadet	Air Service, American Expeditionary Force
Sewell, S. S.	Cadet	Royal Air Force
‡Shaw, H. E.	Private	8th Battalion
Shearer, T. S.	Private	Royal Air Force
‡Sheffield, W. N.	Lieutenant	27th Battalion and Royal Air Force
‡*Sheppard, H. F.	Private	3rd Battalion
Sheppard, W. H.	Gunner	26th Battery, C.F.A.
Sinclair, J. A.	Acting Sergeant	68th Battery, C.F.A.
Sisler, B. C.	Lieutenant	20th Battalion
‡Slatter, A. M.	Lieutenant	134th Battalion
‡Slatter, F. W.	Lieutenant	75th Battalion
Smeltzer, J. F.	Private	1st Tank Battalion
‡Smith, A.	Sergeant	221st Battalion
‡Smith, A. (M.M.)	Lieutenant	75th Battalion
Smith, C.	Private	Canadian Headquarters Staff
‡Smith, H. D.	Lieutenant	50th Battalion
‡Smith, T. A. (M.C.)	Lieutenant	116th Battalion
Smith, T. McK.	Sergeant	Canadian Army Medical Corps
Smithett, N. C.	Corporal	1st Central Ontario Regiment
‡Smyly, P. A.	Private	151st Battalion
†Smyth, E. D.	Private	Canadian Army Medical Corps
Smyth, W. H	Major	Canadian Army Pay Corps
†Snaddon, A. J.	Major	4th Battalion
†Somerville, C. N.	Cadet	Royal Naval Air Service
Spry, G. H.	Gunner	73rd Battery, C.F.A.
†Stauffer, G. H.	Sergeant	118th Battalion
†Stephan, J. C.	Private	81st Battalion
†Stevens, S. C.	Private	144th Battalion
‡Stevenson, C. H. (M.C.)	Lieutenant	8th Battalion
Stewart, J. M.	Gunner	Cobourg Heavy Battery
†Stewart, R. M.	Private	42nd Battalion
Stewart, W. E.	Gunner	67th Battery, C.F.A.
Stinson, A. W.	Sergeant	5th Canadian Siege Battery
Stokes, A. H.	Sergeant	Royal Air Force
Strange, G.	Lieutenant	2nd Depot Battalion, 1st Central Ontario Regiment
Strangeways, J.	Bombardier	60th Battery, C.F.A.
Struthers, R. D.	Sergeant	Canadian Machine Gun Corps
Suckling, W. N.	Cadet	Royal Air Force
Summers, T. P.	Sergeant	135th Battalion
‡Sutherland, F. (M.C.) Belgian Croix de Guerre	Acting Captain	Royal Garrison Artillery
Swail, W. J.	Gunner	79th Battery, C.F.A.
Tallack, F. C.	Rifleman	6th London Rifles
Tatum, C. H.	Cadet	Royal Air Force
‡Taylor, A. G. (Order of the Nile)	Lieutenant	43rd Battalion
Taylor, J. H.	Private	1st Depot Battalion, Alberta Regiment
Terroux, S. A.	Cadet	Royal Air Force

NAME	RANK	UNIT
Thetford, G. A.	Gunner	3rd Trench Mortar Brigade
†Thompson, A. B.	Corporal	3rd Battalion
‡Thomson, R. F.	Corporal	11th Battery, C.F.A.
Thomson, S. R.	Driver	27th Battery, C.F.A.
Thornton, S. H.	Lieutenant	20th Battalion
‡Tomkins, A.	Lieutenant	28th Battalion
Torrie, J. M. R. (M.M.)	Corporal	1st Battalion, Scots Guards
‡Tozer, W. P.	Lieutenant	Canadian Machine Gun Corps
Trotter, H. A.	Sergeant	76th Battalion
‡Tucker, P. B. (M.C.)	Major	31st Battalion
‡Vacher, H. W. S.	Lieutenant	32nd Battalion
‡Vaughan, H. L.	Private	15th Canadian Machine Gun Corps
Verdon, H. E.	Gunner	1st Canadian Siege Battery
Vicars, G. J.	Corporal	13th Brigade, C.F.A.
‡Waite, C.	Sergeant	5th Canadian Mounted Rifles
†Waldron, F. G.	Lieutenant	Canadian Machine Gun Corps
†Walker, D. L.	Private	16th Battalion
Wallace, G. C.	Trooper	1st Canadian Mounted Rifles
‡Wallace, J. A.	Lieutenant	18th Battalion
‡Warden, R. H.	Captain	Royal Air Force
‡Wass, P. M.	Gunner	21st Battery, C.F.A.
Watkins, H.	Lieutenant	Royal Air Force
Watson, G.	Sergeant	31st Battalion
‡Watson, P.	Corporal	83rd Battalion
Webb-Bowen, E. A.	Corporal	76th Battery, C.F.A.
†Wetmore, H. de B.	Lieutenant	124th Battalion
White, Miss E. J.	V. A. D. Nurse	St. John Ambulance Brigade
*White, E. D.	Trooper	Fort Garry Horse
Wilding, T. (M.M.)	Gunner	13th Battery, C.F.A.
Wiley, L. W.	Corporal	67th Battery, C.F.A.
Wilkin, J. S.	Gunner	71st Battery, C.F.A.
Wilkinson, L. S. L.	Cadet	Royal Naval Air Service
‡Wilkinson, W. K. S.	Sergeant	43rd Battalion
Willard, A. V.	Private	220th Battalion
†Williams, A. C.	Cadet	Royal Air Force
Wilson, H. E. T.	Private	28th Battalion
Winlow, F. G.	Lieutenant	Royal Air Force
‡Woods, J. J.	Sergeant	231st Battalion
†Woollatt, P. R.	Captain	West Surrey Regiment
†Worthington, H.	Sapper	Divisional Signallers
Wright, J. V.	Private	48th Battalion
Wright, R. A.	Lieutenant	28th Battalion and Tank Corps
Wrightmeyer, L. H.	Lieutenant	Royal Air Force
‡*Wurtele, E. G. M. (M.M.)	Corporal	3rd Battalion
†Yearwood, C. D. L.	Lieutenant	Army Medical Corps
†Young, G. E.	Corporal	Royal Canadian Regiment
†Young, W.	Private	59th Battalion

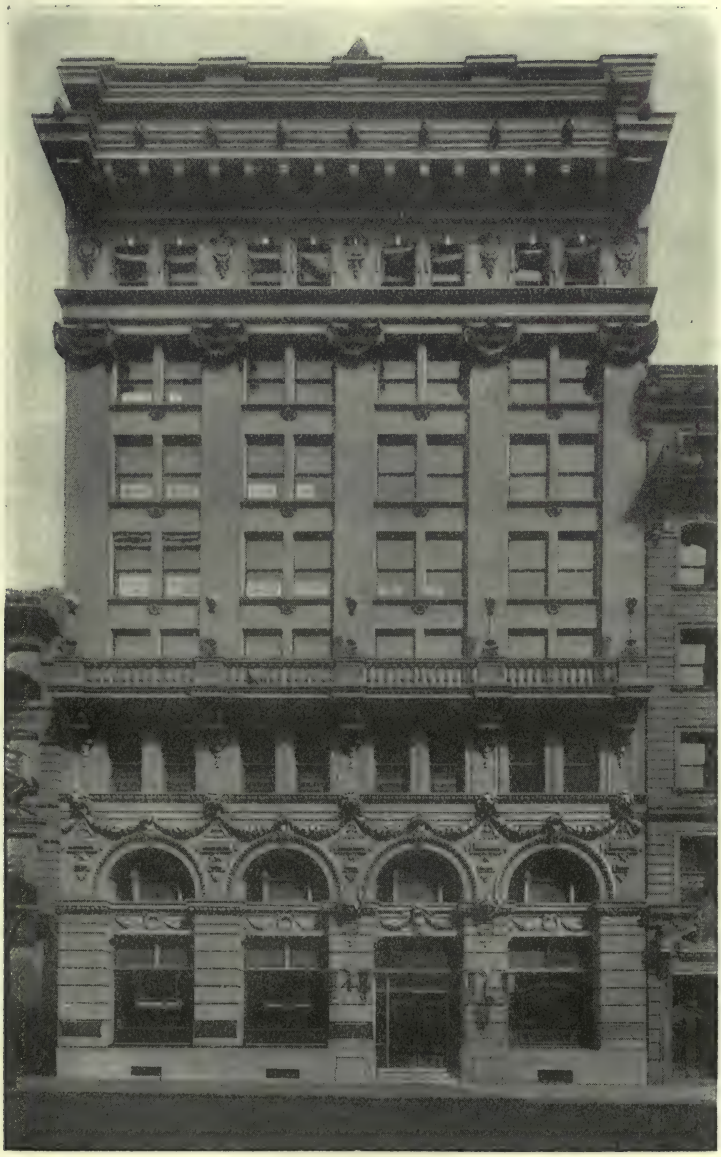


ENTRANCE TO SAFETY DEPOSIT VAULT
TORONTO BRANCH

SHAREHOLDERS 1920

Name	*Address*
Abbott, Mrs. Eva I.	Smiths Falls, Ont.
Abell, Henry, Estate of late. Executors: Toronto General Trusts Corporation, Charles James Agar	Toronto, Ont.
Abraham, Rev. John	Toronto, Ont.
Acadia Fire Insurance Company	Halifax, N.S.
Acres, Mrs. Anne J.	St. Catharines, Ont.
Adams, Mrs. Annie S. C.	Oshawa, Ont.
Adams, Dr. Henry J. M.	Victoria, B.C.
Adams, Mrs. Julie Ogden	Vancouver, B.C.
Adams, John E.	Prescott, Ont.
Adams, W., D.D.S., Estate of late. Executors: Dr. Allan Huston Adams, Mrs. Clara Ellen McIntyre	Whitby, Ont.
Aikins, M. H., M.D.	Burnhamthorpe, Ont.
Aird, Mrs. Margaret	Barrie, Ont.
Aitchison and Company, D.	Hamilton, Ont.
Alcorn, Samuel	Lindsay, Ont.
Alexander, David	Alfred, N.D.
Alexander, George	Alfred, N.D.
Alexander, Miss Margaret	Alfred, N.D.
Alexander, Miss Robina	Alfred, N.D.
Alexander, William, Estate of late. Executors: Arthur Alexander, A. T. Ogilvy	Santa Barbara, Cal.
Allan, George William, K.C.	Winnipeg, Man.
Allaster, Miss Jean	London, Ont.
Allen, James K.	Whitby, Ont.
Allen, Samuel.	Deseronto, Ont.
Allen, William R.	Deseronto, Ont.
Allin, A. H.	Whitby, Ont.
Alma, Miss Kate	Niagara-on-the-Lake, Ont.
Ambrose, Mrs. Isobel M.	Hamilton, Ont.
Andrew, John Alexander	Stratford, Ont.
Andrews, Miss Esther J. A.	Toronto, Ont.
Anning, Miss Edith A.	Belleville, Ont.
Applegath, Mrs. Elizabeth Z.	Toronto, Ont.
Ardagh, H. H.	Toronto, Ont
Ardagh, Mrs. Margaret A.	Orillia, Ont.
Ardagh, Miss Maude	Toronto, Ont.
Armstrong, D. N.	St. Louis, Mo.
Armstrong, Elizabeth, Estate of late. Executors: Edward Armstrong, Mrs. Minnie Teresa Wishart	Toronto, Ont.
Armstrong, Mrs. Letitia	Toronto, Ont.
Armstrong, Thomas, M.D.	Toronto, Ont.
Armstrong and Cook	Toronto, Ont.
Arnoldi, Mrs. Emily P.	Ottawa, Ont.
Arthurs, Mrs. Anne J.	Toronto, Ont.
Arthurs, Mrs. Anne J., trustee.	Toronto, Ont.
Ashbridge, Jesse	Toronto, Ont.

Ashbridge, Wellington Thomas	Toronto, Ont.
Ashmead, Mrs. Martha L.	Brighton, England.
Ashmore, Mrs. Mary A.	Stratford, Ont.
Asling, Chester	Epsom, Ont.
Aston, Frederick	Grenfell, Sask.
Atkinson, A. A., in trust	Toronto, Ont.
Austin, Albert W.	Toronto, Ont.
Austin, Albert W., in trust	Toronto, Ont.
Aylesworth, Sir Allen, K.C.M.G., K.C.	Toronto, Ont.
Babcock, John	Bowmanville, Ont.
Bachrach, Benjamin	Toronto, Ont.
Bachrach, Emanuel	Toronto, Ont.
Bachrack, Emanuel, in trust	Toronto, Ont.
Badgerow, George W., M.B., F.R.C.S.	London, England.
Bagnani, Mrs. Florence Ruby	Rome, Italy
Bain, Mrs. Lilian E.	Windsor, Ont.
Bainard, Mrs. Edna Blanche	Glanworth, Ont.
Baines, Allen M., M.D.	Toronto, Ont.
Baines, Mrs. Annie Z.	London, England.
Baines, E. H.	Toronto, Ont.
Baines, Mrs. R. J. Ella, Estate of late. Executor: Allen M. Baines, M.D.	Toronto, Ont.
Baker, Rev. Hibert R.	Victoria, B.C.
Baker, John	Gaspe, Que.
Baldwin, Miss Alice Maud	Toronto Ont.
Baldwin Miss Edith Julia	Toronto Ont.
Baldwin, Miss Ethel I.	Toronto, Ont.
Baldwin, Mrs. E. M. S.	Toronto, Ont.
Baldwin, Rev. H. Grasett	Willey Park, Farnham, Surrey, England.
Baldwin, H. St. G., Estate of late. Surviving Executor: Harold Augustus Baldwin	Toronto, Ont.
Baldwin, J. B., Estate of late. Trustee: J. O. Buchanan	Toronto, Ont.
Baldwin, Lawrence H.	Toronto, Ont.
Baldwin, Lawrence H., in trust for Miss Bessie M. Baldwin	Toronto, Ont.
Baldwin, W. A., M.D., Estate of late	Toronto, Ont.
Ball, Miss Emma Louisa	Niagara-on-the-Lake, Ont.
Ball, Miss Florence S.	Toronto, Ont.
Ball, Francis James, M.D.	Regina, Sask.
Ball, Miss Louise A.	Toronto, Ont.
Ball, Miss Maria Eliza	Niagara-on-the-Lake, Ont.
Ball, Miss Marion E. A.	Niagara-on-the-Lake, Ont.
Band, Charles S., in trust for Barbara Crosby Band	New York, N.Y.
Band, Charles S., in trust for John Trumbell Band	New York, N.Y.
Band, Charles S., in trust for Margaret Alden Band	New York, N.Y.
Band, C. W.	New York, N.Y.
Band, Percy Carruthers	New York, N.Y.
Barker, Charles Garton	Hamilton, Ont.



MONTREAL BRANCH

Barker, Miss Florence Isabella	Hamilton, Ont.
Barker, Miss Frances Eleanor	Hamilton, Ont.
Barker, Mrs. Helen	Hamilton, Ont.
Barnes, Mrs. Mary E.	Chicago, Ill.,
Barnett Mrs. C. M.	St. Marks, Barbados, B.W.I.
Barnett, Francis	Winnipeg, Man.
Barnhart, Samuel A.	Deseronto, Ont.
Barnum, Miss Harriet C. E.	Quebec, Que.
Barnum, Mrs. Margaret	Grafton, Ont.
Barr, Walter J.	Toronto, Ont.
Barry, James W.	Toronto, Ont.
Barthelmes, A. A.	Toronto, Ont.
Barthelmes, Miss Augusta	Toronto, Ont.
Barwick, Mrs. Alice Bovell	Toronto, Ont.
Barwick, Frederick A.	Toronto, Ont.
Bateman, Mrs. Mary E.	Toronto, Ont.
Bateman, Dr. R. M.	Toronto, Ont.
Baugh, Mrs. Florence	Toronto, Ont.
Baxter, Dighton W.	Toronto, Ont.
Baxter, Dighton W., in trust	Toronto, Ont.
Bealey, Henry B.	Toronto, Ont.
Beatty, Edward Percy	Toronto, Ont.
Beatty, Mrs. L. M.	Toronto, Ont.
Beaty, John W.	Toronto, Ont.
Beck, John	Sebringville, Ont.
Becker, Mrs. Jane M.	Tillsonburg, Ont.
Beemer, Frank, M.D.	Vittoria, Ont.
Beer, Mrs. Nettie E. H.	Toronto, Ont.
Begg, Mrs. Blanche Eugenie	Bristol, England.
Begg, Charles G.	Toronto, Ont.
Begg, Evan A.	Toronto, Ont.
Belfour, Percy Frederick	Independence, Jackson Co., Mo.
Bell, Mrs. Annie	Ottawa, Ont.
Bell, Miss Bessie E. and Miss Mary Morton Bell	Halifax, N.S.
Bell, Mrs. Jane L.	Halifax, N.S.
Bell, John P.	Hamilton, Ont.
Bell, John P. and Miss Madeline E. Bell, Trustees A. M. Park Estate	Hamilton, Ont.
Bell, Miss Madeline E.	Hamilton, Ont.
Bell, Mrs. Sarah Rebecca	Toronto, Ont.
Bennet, Miss Amy K.	Ottawa, Ont.
Bennet, J. Williams, Estate of late. Executors: Rev. Dr. Bennet, Miss Amy K. Bennet	Ottawa, Ont.
Bennett, Mrs. Constance Edith	Thetford Mines, Que.
Bennett, Mrs. Elizabeth O.	Maple Grove, Que.
Bennett, John H.	Barrie, Ont.
Bennett, Mrs. Margaret A.	Midland, Ont.
Ben-Oliel, Mrs. Margaret L.	Liverpool, England.

Benson, Hon. T. M., Estate of late. Executors: Mrs. Laura A. Benson, Mrs. Ethel M. Blake, Thomas B. F. Benson, Frederic A. Benson	Port Hope, Ont.
Berard, Mademoiselle Irma	Paris, France.
Bernath, Alfred C.	Huntsville, Ont.
Berry, Miss Christena J.	Corinth, Ont.
Berry, H. L.	Walkerville, Ont.
Bethune, Henry J.	Toronto, Ont.
Bethune, Miss Margaret V.	Toronto, Ont.
Bethune, Miss Marion Louisa	Toronto, Ont.
Beulah, Miss Jennie E.	Prescott, Ont.
Bickell, John P., in trust	Toronto, Ont.
Bickford, Mrs. Minnie Fry	Simcoe, Ont.
Bidwill, Miss Fannie E.	Toronto, Ont.
Bingham, Roy William	Eau Claire, Wis.
Bissonnette, Louis	St. Catharines, Ont.
Black, A. H.	Toronto, Ont.
Black, Arthur T.	New York, N.Y.
Black, Frederick John	Tweed, Ont.
Black, Dr. Malcolm C.	Hespeler, Ont.
Black, Mrs. Margaret A.	Charlottetown, P.E.I.
Blackburn, Russell	Ottawa, Ont.
Blackwood, Mrs. E. C. R.	Toronto, Ont.
Blain, Miss Helen Kathleen	Toronto, Ont.
Blain, James A.	Toronto, Ont.
Blain, Thos. Wilson	Gilford, Ont.
Blakely, John P.	Picton, Ont.
Blezard, Frank	Baltimore, Ont.
Blezard, Miss Margaret J., Miss Clara A. Blezard and Miss Sara M. Blezard	Cobourg, Ont.
Bloom, Mrs. Mary S.	Toronto, Ont.
Blott, Miss Isobel M.	Wardsville, Ont.
Blyberg, O. A. E.	Pelican Rapids, Minn.
Bogert, Clarence A.	Toronto, Ont.
Bogert, M. S.	Montreal, Que.
Boles, Mrs. Sarah L.	Stratford, Ont.
Boles, William	Stratford, Ont.
Bond, J. H. M.	Guelph, Ont.
Bone, Miss Jessie	Wooler, England.
Bone, William, Jr.	Wooler, England.
Bonus, Mrs. Mary Jane	Toronto, Ont.
Booth, Gerald Roy	Huntsville, Ont.
Booth, Mrs. Katie	Huntsville, Ont.
Booth, Mrs. Rebecca N.	Toronto, Ont.
Booth, William	Toronto, Ont.
Borland, Joseph Gordon	Claremont, Ont.
Boswell, A. R., K.C.	Toronto, Ont.
Boswell, Andrew William	Quebec, Que.
Boswell, Mrs. Ella, Estate of late. Administrator: Arthur R. Boswell, K.C.	Toronto, Ont.
Botsford, William A.	Windsor, Ont.

WINNIPEG BRANCH

Boullee, W. H.	New Hamburg, Ont.
Boulton, Christopher R., Administrator Estate of late John Boulton	Toronto, Ont.
Bourlier, Mrs. Nellie Goulding	Toronto, Ont.
Bowlby, Ward Hamilton, K.C., Estate of late. Executors: Toronto General Trusts Corporation	Kitchener, Ont.
Bowns, Miss Felice M.	Brooklyn, N.Y.
Boyd, Mrs. Alice E.	Toronto, Ont.
Boyd, Mrs. Blanche	Hamilton, Ont.
Boyd, Miss Elena	Toronto, Ont.
Boyd, Mrs. Ida I., and Mrs. Maud MacKenzie	Toronto, Ont.
Boyd, John	Toronto, Ont.
Boyd, William Edington	Hamilton, Ont.
Boyer, Mrs. Emily H.	Barrie, Ont.
Bradfield, Charles	Niagara-on-the-Lake, Ont.
Brecken, Rev. E. R. M.	Toronto, Ont.
Brett, Richard Jenkins	Brampton, Ont.
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.
Brock, Miss Anna Lilian	Toronto, Ont.
Brock, Mrs. Anna Maude	Toronto, Ont.
Brock, Henry	Toronto, Ont
Brock, Miss Margaret Gertrude	Toronto, Ont.
Brock, Miss Murial Louisa	Toronto, Ont.
Brock, Reginald Arthur	Montreal, Que.
Brockbank, Miss Julia Nettie	Paris, Ont.
Brooks, Robert	Gores Landing, Ont.
Brough, R. W. H., Capt. H. S. Walker and Miss M. S. Brough, trustees	Toronto, Ont.
Brough, T. G., Estate of late. Executrix: Mrs. Mary Caroline Brough	Toronto, Ont.
Brown, Alfred, Estate of late. Executors and Trustees: William E. Brown, William L. Brown	Wolfville, N.S.
Brown, Mrs. Ethel	Ottawa, Ont.
Brown, Miss Elizabeth Isabel	Toronto, Ont.
Brown, F. D.	Toronto, Ont.
Brown, George V.	Chicago, Ill.
Brown, George W.	Toronto, Ont.
Brown, Isaac H.	Toronto, Ont.
Brown, Miss Isabella	Millbrook, Ont.
Brown, J. Hunter	Toronto, Ont.
Brown, Miss Margaret M.	Oak Park, Ill.
Brown, Richard, Estate of late. Executors: Thomas A. Brown, Richard Norman Brown, Mrs. Mary Edith Fisher	Toronto, Ont.
Brown, W. E.	Toronto, Ont.
Brown, Mrs. Winifred	Toronto, Ont.
Brownlee, William H.	Gooding, Gooding Co., Idaho.
Brownscombe, Felix	Peterborough, Ont.
Brumell, Walter B., Estate of late. Executors: William G. Thurston, K.C., Toronto General Trusts Corporation	Toronto, Ont.
Buchan, Jane, Estate of late. Executrix: Miss Maria Buchan	Toronto, Ont.

Buck, Mrs. Mary E. Roe	Cobourg, Ont.
Bull, Duncan Ontario	Brampton, Ont.
Bunting, Miss Ida B.	Pickering, Ont.
Burbank, F. D.	Toronto, Ont.
Burchill, Mrs. Ida J.	Toronto, Ont.
Burdett, Mrs. Annie Elizabeth	Stratford, Ont.
Burk, Miss Charlotte A.	Toronto, Ont.
Burnet, Miss Sophia R.	Peterborough, Ont.
Burnham, Miss Ethel Maud	Cobourg, Ont.
Burnham, Mrs. Helena Frances	Toronto, Ont.
Burnie, Mrs. Annie	Chatham, Ont.
Burns, Edward	Toronto, Ont.
Burns, Miss Jessie Alexander	Toronto, Ont.
Burns, Mrs. Priscilla	Toronto, Ont.
Burns, William	Caracas, Venezuela.
Burritt, Mrs. Jean B.	Toronto, Ont.
Burton, Edward C.	Port Perry, Ont.
Burton, Joseph W.	Port Perry, Ont.
Burton, Mrs. Maude	Toronto, Ont.
Butler, Miss Ethel	Kincardine, Ont.
Butler, Miss Jessie C.	Toronto, Ont.
Butler, R. P., Estate of late. Executors: Toronto General Trusts Corporation	Newcastle, Ont.
Butterworth, Mrs. Catherina L.	Dunnville, Ont.
Butterworth, Charles A., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Ottawa, Ont.
Butterworth, Miss Maria E.	Ottawa, Ont.
Cahoon, Miss Zillah Eliza	Belfast, Ireland.
Cairns, Mrs. Katherine B.	Woodsville, N.H.
Caisse d'Economie de Notre Dame de Quebec, La, in trust	Quebec, Que.
Caldbeck, Mrs. Margaret	Toronto, Ont.
Calder, Mrs. Ada C.	Toronto, Ont.
Calder, Douglas	Toronto, Ont.
Calder, Mrs. Mary Jane	Toronto, Ont.
Calder, William Martin	Grafton, Ont.
Caldwell, William, M.D., Estate of late. Executors: Toronto General Trusts Corporation, Samuel Henderson	Peterborough, Ont.
Cameron, Mrs. Annie	Toronto, Ont.
Cameron, Miss Chessie C.	Collingwood, Ont.
Cameron, Eliza, Estate of late. Executrix: Mrs. Margaret Barnum	Grafton, Ont.
Cameron, Mrs. Jennie P.	Collingwood, Ont.
Cameron, J. W.	Strathroy, Ont.
Campbell, Mrs. A. B.	Toronto, Ont.
Campbell, A. H.	Toronto, Ont.
Campbell, A. H., Graham Campbell and Leighton McCarthy, K.C.	Toronto, Ont.
Campbell, Sir Alexander, Estate of late. Trustees: C. S. Campbell, K.C., Gerald Bogert and Royal Trust Company	Montreal, Que.
Campbell, Archibald, Estate of late. Executrices: Mrs. Maude Jarvis, Miss Winnifred Campbell, Miss Katherine Campbell	Montreal, Que.
Campbell, Graham	Toronto, Ont.

VANCOUVER BRANCH

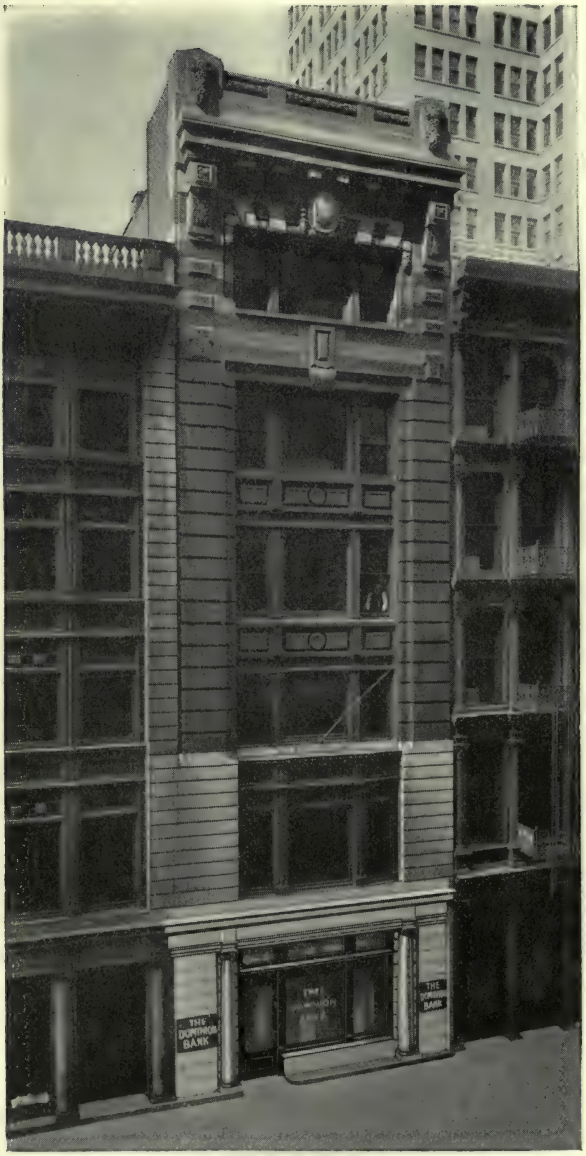
Campbell, Miss Isabella A.	Snelgrove, Ont.
Campbell, Miss Jessie	Snelgrove, Ont.
Campbell, Mrs. Jessie	Woodville, Ont.
Campbell, J. H. Mayne	London, England.
Cannon, Miss Emma	Mimico, Ont.
Carey, William, Estate of late. Executors: Frederic Roper, Mrs. Margaret Carey	Hamilton, Ont.
Cargill, Miss Juanita A.	Cargill, Ont.
Cargill, Miss Phyllis E.	Cargill, Ont.
Cargill, Wellington David, William Humphrey Bennett and Wilson Mills Southam, trustees of Margaret Cargill, deceased (in trust for Margaret, William, Jean, John and Donald Southam of Ottawa)	Cargill, Ont.
Carleton, Hubert, M.A., D.C.L.	Toronto, Ont.
Carleton, Mrs. Maria, Estate of late. Administrators: Miss Mabel A. Carleton, Hubert Carleton, M.A., D.C.L.	Toronto, Ont.
Carmichael, Hugh	Port Perry, Ont.
Carnahan, Mrs. Mabel A.	Toronto, Ont.
Carolan, James	Toronto, Ont.
Carr, Alfred M.	Wingham, Ont.
Carr, G. Patten	Napanee, Ont.
Carr, George W.	Wingham, Ont.
Carr, Miss Isabell W.	Wingham, Ont.
Carrie, Mrs. Catherine	Toronto, Ont.
Carrie, F. W.	Toronto, Ont.
Carruthers, James	Montreal, Que.
Carruthers, James N.	Toronto, Ont.
Carruthers, John	Toronto, Ont.
Carscallen, George G.	Hamilton, Ont.
Carswell, Mrs. Annie E.	Oshawa, Ont.
Carswell, W. E.	Toronto, Ont.
Carter, Mrs. Mabel	Toronto, Ont.
Carter, William Frederick	Richmond Hill, Ont.
Carty, Miss Mary E. and Miss Martha Carty	Toronto, Ont.
Case, C. A.	St. Catharines, Ont.
Casey, Mrs. Elizabeth	Cobourg, Ont.
Cassels, Hamilton, K.C., and J. W. Carrick, in trust	Toronto, Ont.
Cassels, Miss Jessie S.	Toronto, Ont.
Cassels, John T.	Quebec, Que.
Cassels, Leith M.	Oshawa, Ont.
Cassels, Mrs. Maude	Seaford, Sussex, Eng.
Cassels, Robt.	Listowel, Ont.
Cassels, R. S.	Toronto, Ont.
Cassels, W. Gibson	Toronto, Ont.
Cassels, The Hon. Sir Walter G. P.	Ottawa, Ont.
Cawthra, Mrs. Elizabeth J.	Toronto, Ont.
Cawthra, Mrs. Elizabeth J. Trustees: Mrs. A. Mabel Adamson, Mrs. Elizabeth J. Cawthra, W. H. Cawthra	Toronto, Ont.
Cawthra, Mrs. Elizabeth J., and W. H. Cawthra, in trust	Toronto, Ont.
Cawthra, Miss Grace Millicent K.	Toronto, Ont.
Cawthra, Henry V.	Toronto, Ont.

Cawthra, John Joseph	Toronto, Ont.
Cawthra, Joseph, Estate of late. Trustees: J. J. Cawthra, Sir William Mulock, K.C.M.G., K.C., Sir H. L. Drayton, K.C.	Toronto, Ont.
Cayley, Claud T.	London, England.
Cayley, William H.	Salt Lake City, Utah.
Chadburn, Herbert B.	Montreal, Que.
Chambers, Mrs. Annie I.	Cobourg, Ont.
Chambers, Mrs. Evelyn G.	Montreal, Que.
Champion, Henry T., Estate of late. Executors: Northern Trusts Company	Winnipeg, Man.
Chapman, Dr. George E.	Kitchener, Ont.
Chartered Trust and Executor Co.	Toronto, Ont.
Chase, Mrs. Margaret	Galt, Ont.
Chellew, Mrs. Carrie Malissa	Toronto, Ont.
Cherry, Mrs. Jennie Alberta	Toronto, Ont.
Cherry, George A.	Preston, Ont.
Cherry, William	Preston, Ont.
Child, William A.	Hamilton, Ont.
Chisholm, Miss Kate McM.	New York, N.Y.
Chisholm, Thos. A.	Toronto, Ont.
Christie, Mrs. Edith H.	St. Paul, Minn.
Christie, Miss Elizabeth	Manchester, Ont.
Christie, R. J.	Toronto, Ont.
City Trust Company	Buffalo, N. Y.
Clark, Mrs. Fanny L.	Toronto, Ont.
Clarke, Desmond	Clarke City, Que.
Clarke, Miss Emma	Belleville, Ont.
Clarke, Miss Ida R.	Belleville, Ont.
Clarke, Joseph D.	Belleville, Ont.
Clarke, Mrs. Margaret	Cleveland, O.
Clarke, Mrs. Miranda Florence	Toronto, Ont.
Clarke, Rupert Joseph	Colborne, Ont.
Clarkson, Edward R. C., and Joseph N. Shenstone, Trustees	Toronto, Ont.
Clarkson, F. C., Trustee	Toronto, Ont.
Cline, L. F., M.D.	Kitchener, Ont.
Clute, Mrs. Laurine Adele	Toronto, Ont.
Cochrane, John	Ayr, Ont.
Cochrane, Miss Margaret	Ayr, Ont.
Cody, Mrs. Florence L.	Toronto, Ont.
Cody, Ven. Archdeacon H. J., M.A.	Toronto, Ont.
Cohen, Miss Adelaide	Toronto, Ont.
Coleman, James	St. Thomas, Ont.
Coleman, Mrs. Maud M., in trust	Toronto, Ont.
Collins, J. D.	Peterborough, Ont.
Colquhoun, Mrs. J. L.	Vancouver, B.C.
Complin, Mrs. Ruby S.	Vancouver Island, B.C.
Confederation Life Association	Toronto, Ont.
Connell, Miss Sarah	Cobourg, Ont.
Connolly & Co., H. M.	Montreal, Que.
Connolly, Michael	Montreal, Que.

LONDON, ENGLAND, BRANCH
73 CORNHILL, E.C. 3

Conway, Charles A.	Acton, Ont.
Cook, John L., Estate of late. Trustees: Mrs. Lucy Cook, Mrs. Florence M. McCoy, James W. Bain, K.C.	Toronto, Ont.
Cook, Mrs. Maria Isabel	Toronto, Ont.
Cook, Mrs. Mary M.	Toronto, Ont.
Cooke, Mrs. Elizabeth	Uxbridge, Ont.
Cooper, Hubert Ashton	Toronto, Ont.
Copeland, Watson H.	Elmvale, Ont.
Cormack, Miss Isabella	Whitby, Ont.
Cossitt, Miss Cora W.	Brockville, Ont.
Couch, John A., M.D.	Toronto, Ont.
Coulthard, Mrs. Eva E.	Peterborough, Ont.
Coulthard, Mrs. Mariam A.	Peterborough, Ont.
Coulthard, Mrs. Myrtle D.	Whitby, Ont.
Coulthard, R. A.	Whitby, Ont.
Coulthard, Miss Sarah	Peterborough, Ont.
Coulthard, W. W.	Peterborough, Ont.
Courtice, A. R.	Toronto, Ont.
Courtice, F. E.	Collingwood, Ont.
Courtice, Mrs. Frances J.	Courtice, Ont.
Cowdry, Miss Elizabeth T. H.	Cobourg, Ont.
Coyle, Rev. Patrick J.	Toronto, Ont.
Craig, Norval R.	Toronto, Ont
Cranston, L. L.	New York, N.Y.
Craw, William	Orillia, Ont.
Crawford, Mrs. Helen M.	Toronto, Ont.
Crawford, Mrs. Lucy	Hamilton, Ont.
Crawford, Hon. Thomas	Toronto, Ont.
Cresswell, Mrs. Charlotte	Toronto, Ont.
Crewe, H.	Toronto, Ont.
Crocker, William	Toronto, Ont.
Crocker, William, in trust for James W. Crocker	Toronto, Ont.
Crookshanks, Mrs. Eliza S. M.	Peterborough, Ont.
Cross, Mrs. Florinda	Toronto, Ont.
Crosthwaite, Harvey Franklin	Bartonville, Ont.
Crowther, Mrs. Kate M.	Toronto, Ont.
Crowther, William C.	Toronto, Ont.
Croyebert, Limited	Toronto, Ont.
Crozier, Rev. Hugh	Guelph, Ont.
Cruikshank, Albert Edward	Cobourg, Ont.
Cruikshank, Mrs. F. E.	Cobourg, Ont.
Cruso, Miss C. M.	Cobourg, Ont.
Cruso, Mary, Estate of late. A. R. Boswell, K.C., Surviving Executor	Cobourg, Ont.
Cunningham, Mrs. Ella	Brownsville, Ont.
Cunningham, Mrs. Fanny Elizabeth	Belfast, Ireland.
Cunningham, Miss Mary Ann	Belfast, Ireland.
Cunningham, Rev. Robert M.	Brownsville, Ont.
Cunnington, Miss M. A.	Orangeville, Ont.
Cunnington, W. C.	Toronto, Ont.
Curren, Miss Mary M.	Toronto, Ont.

CURRIE, ANNIE, Estate of late. Executors: James Steller Lovell, Garnett H. Meldrum	Toronto, Ont.
CURRIE, CHRISTINA VICTORIA, Estate of late. Executors: William M. Currie, Sr., William M. Currie, Jr.	Port Perry, Ont.
CUVILLIER, LUCE, Estate of late. Trustees: George S. Cuvillier, Frank C. Routh, T. L. Monahan	Montreal, Que.
DALTON, CHARLES C.	Toronto, Ont.
DALY, SIR MALACHY BOWES, K.C.M.G. (deceased), and THE EASTERN TRUST CO., Trustees for MRS. MARY C. PRIMROSE	Halifax, N.S.
DALY, MISS MARY C.	Halifax, N.S.
DANIEL, MRS. EMMA JANE	Montreal, Que.
DARLING, MRS. ANNIE M.	Toronto, Ont.
DARLING, FRANK, in trust for MRS. JANE DARLING	Toronto, Ont.
DAVIDSON, MISS SADIE BEATRICE	Wingham, Ont.
DAVIDSON, MRS. SOPHIA E.	Peterborough, Ont.
DAVIE, GEORGE T., & SONS	Levis, Que.
DAVIES, EMMA, Estate of late. Harry Lorimer Stark, Executor	Toronto, Ont.
DAVIES, MRS. ROSA B.	Toronto, Ont.
DAVIES, WILLIAM	Toronto, Ont.
DAVIS, MRS. FRANCES J.	Windsor, Ont.
DAVIS, R. READE	Toronto, Ont.
DAVIS, MRS. SARAH	Simcoe, Ont.
DAVIS, WILLIAM HUGH	Simcoe, Ont.
DEACON, F. H., & CO.	Toronto, Ont.
DEAN, ARTHUR CECIL HAMILTON	Yarmouth, Isle of Wight, England.
DEAN, MRS. ELOISE W.	Flushing, N.Y.
DEAN, PERCY HAMILTON	Brockenhurst, Hants, England.
DEFRIES, ROBT. LEO and ARTHUR JAMES ERNEST KIRKPATRICK, Trustees marriage settlement of MAJOR EDWARD H. FOSTER	Toronto, Ont.
DELANY, MRS. CLARA A.	Cobourg, Ont.
DENISON, COL. G. T.	Toronto, Ont.
DENISON, MRS. HELEN A.	Toronto, Ont.
DESALLIERS, MADAME PHILOMENE	Montreal, Que.
DIMOCK, MRS. C. ANNIE	Windsor, N.S.
DIMOCK, J. WESLEY	Windsor, N.S.
DINGLE, MRS. MAGGIE C.	Toronto, Ont.
DIXON, MRS. ANNIE N.	Toronto, Ont.
DIXON, B. HOMER, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.
DIXON, MISS ELIZABETH C.	Toronto, Ont.
DIXON, MRS. FRANCES LYNDON	Toronto, Ont.
DIXON, FRANK I.	Toronto, Ont.
DIXON, MRS. FREIDA K.	Toronto, Ont.
DIXON, JOHN J.	Toronto, Ont.
DIXON, SHELDON H.	Toronto, Ont.
DOBSON, WILLIAM FRANCIS	Manchester, Ont.
DODDS, MRS. AGATHE	Toronto, Ont.
DOMINION FIRE INSURANCE COMPANY, THE	Toronto, Ont.
DONALD, R. C., and G. W. MASON, Trustees for MRS. JANE ELWOOD	Toronto, Ont.



NEW YORK AGENCY
51 BROADWAY

Dorman, Mrs. Jennie E.	Pembroke, Ont.
Doran, William L.	Niagara Falls, Ont.
Doubt, Henry	Oshawa, Ont.
Doubt, John H.	Port Perry, Ont.
Douglas, Donald Henry	Chatham, Ont.
Dover, Mrs. Annette	Peterborough, Ont.
Downey, Mrs. Annie M.	Peterborough, Ont.
Downey, Roscoe F.	Peterborough, Ont.
Dowsley, J. K., Trustee for Mrs. Fannie M. Wattie	Prescott, Ont.
Drayton, Sir H. L., K.C., and John J. Cawthra, Trustees under marriage settlement of Charlotte Grace Cawthra Campbell-Renton	Toronto, Ont.
Drynan, Mrs. Alice Marian	Hamilton, Ont.
Duggan, Mrs. Annie	Oil Springs, Ont.
Duggan, C. E., M.D.	St. Davids, Ont.
Dumble, Thomas W., Jr., Estate of late. Surviving Executor: David W. Dumble. Trustee: John D. Hayden	Peterborough, Ont.
Dunbar, W. B.	Dunbarton, Ont.
Dunbar, W. T.	Dunbarton, Ont.
Dundas, Alfred R.	Cobourg, Ont.
Dunn, Jesse W.	Toronto, Ont.
Dunn, Wesley	Toronto, Ont.
Dunnet, Mrs. Jessie	Toronto, Ont.
Durnford, Emily, Estate of late. Executrix: Mrs. Constance Dorothy Durnford-Slater	Instow, North Devon, England.
Dutton, Mrs. Jane W.	Sycamore, Ill.
Dwyer, Mrs. Florence	Toronto, Ont.
Eager, Mrs. Annie A.	Hamilton, Ont.
Eastbury, Henry	Toronto, Ont.
Easton, Miss Ethel	Galt, Ont.
Easton, Miss Margaret I.	Toronto, Ont.
Eaton, Sir John C.	Toronto, Ont.
Eaton, Timothy, Estate of late. Executors: Sir John Craig Eaton, Mrs. Josephine Smith Eaton Burnside, Robert Young Eaton	Toronto, Ont.
Eberts, A. L.	Chatham, Ont.
Eberts, Mrs. Florence B.	Chatham, Ont.
Eberts, Mrs. Mary M.	Chatham, Ont.
Eden, James	Charlottetown, P.E.I.
Edwards, Charles	Toronto, Ont.
Edwards, James	Toronto, Ont.
Edwards, John	Toronto, Ont.
Edwards, William Henry	Toronto, Ont.
Egleston, Miss Clara	Ancaster, Ont.
Ellard, Mrs. Mary	Toronto, Ont.
Ellard, Michael	Toronto, Ont.
Elliot, Frank Company, Limited	Winnipeg, Man.
Elliott, W. J.	Toronto, Ont.
Elliott, W. J., in trust	Toronto, Ont.
Ellis, Miss Agnes R.	Hespeler, Ont.

Ellis, Albert N.	Oshawa, Ont.
Ellis, Mrs. Blanche	Montreal, Que.
Ellis, H. T. W., K.C.	Windsor, Ont.
Ellis, Miss Kate M.	Brantford, Ont.
Ellis, Mrs. Mary Emma	Toronto, Ont.
Ellis, Dr. Stayner	Windsor, Ont.
Ellis, Miss Winifred H.	Brantford, Ont.
Errington, Mrs. Margaret A.	Peterborough, Ont.
Etienne, Myron E., and Mrs. Lucile Etienne, in trust for Wm. J. Bettingen Etienne	Pasadena, Cal.
Evans, Mrs. Emily E.	Westmount, Que.
Evans, George E.	Toronto, Ont.
Evans, Henry W.	Toronto, Ont.
Evans, Norman, in trust	Toronto, Ont.
Evans, William Joseph	Toronto, Ont.
Evely, Martin L.	Pontiac, Mich.
Evely, Mrs. Martha L.	Oshawa, Ont.
Evely, Mrs. Mary E.	Pontiac, Mich.
Everett, Mrs. Ada	Toronto, Ont.
Ewing, Miss Nina Alice	Toronto, Ont.
Fair, George H.	Brantford, Ont.
Fair, George L., Estate of late. Administratrix: Mrs. Margaret J. Fair	Toronto, Ont.
Fair, H. Allen	Toronto, Ont.
Fair, Mrs. Margaret Jane	Toronto, Ont.
Fair, T. J.	Brantford, Ont.
Faragher, Mrs. Charlotte E.	Toronto, Ont.
Farmer, Mrs. Georgie Macdonald	Detroit, Mich.
Farncomb, Miss Dorothea	Toronto, Ont.
Farncomb, Rev. Frederick E.	Toronto, Ont.
Farncomb, Miss Helen Dorothea	Toronto, Ont.
Farncomb, Miss Marjorie Caroline	Toronto, Ont.
Farncomb, Thomas S., M.D.	Trenton, Ont.
Farthing, John Murray	Aylmer, Ont.
Featherstonhaugh, Mrs. Catherine Louisa, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.
Fells, Thomas	Wingham, Ont.
Felt, Mrs. Mary R., Executrix of E. O. Felt Estate	Oshawa, Ont.
Fenn, James L., Sr.	Bracebridge, Ont.
Ferguson, John	Toronto, Ont.
Ferrie, A. E.	Toronto, Ont.
Ferrie, Campbell, Estate of late. Executors: Mrs. Maud Ferrie, Alexander Ewing Ferrie	Hamilton, Ont.
Ferrie, Mrs. Maud	Hamilton, Ont.
Ferris, R. H.	Toronto, Ont.
Field, Miss Emma J.	Cobourg, Ont.
Field, Martha Ann, Estate of late. Administrators: John Pearse Field, Harry Field	Cobourg, Ont.
Field, Miss Matilda M.	Cobourg, Ont.
Finkle, Jacob E.	Toronto, Ont.
Finlay, Robert McNaughton	Montreal, Que.

BLEURY & ST. CATHERINE STREETS, MONTREAL

ST. LAWRENCE BOULEVARD & PRINCE ARTHUR STREET, MONTREAL

Firstbrook, Mrs. Annie	Toronto, Ont.
Firstbrook, Mrs. Mary Alice	Toronto, Ont.
Fisher, Alfred B.	Ashburn, Ont.
Fisher, Miss Caroline	Hamilton, Ont.
Fisher, Edward T.	Ashburn, Ont.
Fittings, Limited	Oshawa, Ont.
FitzGibbon, Miss Frances	Vancouver, B.C.
Fleming, Miss Mary A.	Galt, Ont.
Fletcher, Mrs. Isabel	Toronto, Ont.
Fleury, Herbert W.	Aurora, Ont.
Fleury's Sons, J.	Aurora, Ont.
Fleury, Mrs. Margaret E.	Aurora, Ont.
Folger, B. W.	Bronxville, N.Y.
Folingsby, Mrs. Elizabeth	Toronto, Ont.
Forrest, John A., W. S.	Edinburgh, Scotland
Forrester, Mrs. Elizabeth	Clinton, Ont.
Forster, Mrs. Margaret Harriet	Winchmore Hill, London, England.
Forsythe, Mrs. Winnifred Agnes	Huntsville, Ont.
Foster, Miss Elma Alzina	Orono, Ont.
Foster, Miss Ethel Georgina Adelaide	Toronto, Ont.
Foster, Harold William Alexander	Toronto, Ont.
Foster, Hubert B.	Bowmanville, Ont.
Foster, John	Bowmanville, Ont.
Foster, Miss Mary Beatrice	Orono, Ont.
Foster, Mrs. Olive N.	Listowel, Ont.
Foulds, Mrs. Mary	Toronto, Ont.
Fowke, Everett William	Toronto, Ont.
Fowke, Mrs Flora	Chester, N.S.
Fowke, Miss Florence A.	Oshawa, Ont.
Fowlds, Miss Grace Isabell	Hastings, Ont.
Fowlds, Henry M., Estate of late. Executors: W. M. Fowlds, Miss Louise V. Fowlds	Hastings, Ont.
Fowlds, Miss Louise Victoria	Hastings, Ont.
Fowlds, Miss Mary P.	Hastings, Ont.
Fowlds, Walter M.	Hastings, Ont.
Fowler, Mrs. Florence C. M.	Kandy, Ceylon.
Fowler, John M.	Orillia, Ont.
Fowler, Miss Nettie	Toronto, Ont.
Fox, Mrs. Catherine	Toronto, Ont.
Foy, Hon. James J., K.C., M.L.A., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.
Foy, Miss Marie C.	Toronto, Ont.
Foy, Miss Mary	Toronto, Ont.
Frame, Miss Mary	Manchester, England.
Francis, Mrs. Barbara M.	Hamilton, Ont.
Francis and Wardrop, in trust	Toronto, Ont.
Fraser, Alexander S.	Buffalo, N.Y.
Fraser, Mrs. Jean M. Fowlds	Outlook, Sask.
Freeland, Miss Jessie A.	Montreal, Que.
French, C. St. G.	Duncan, B.C.

Fuller, Miss Mary Emma	Hamilton, Ont.
Gadsby, James Oscar	Toronto, Ont.
Gage, Miss Violet V. S.	Brampton, Ont.
Gage, William L.	Hamilton, Ont.
Galbraith, Miss Annie May	Uxbridge, Ont.
Gallant, Mrs. Elizabeth	Charlottetown, P.E.I.
Gamble, Miss Bertha G.	Toronto, Ont.
Gamble, R. D., Estate of late. Trustees: C. A. Bogert, H. D. Gamble, K.C.	Toronto, Ont.
Gamble, Miss Sarah	Toronto, Ont.
Gardineer, Mrs. Cordelia	Oshawa, Ont.
Gardner, Mrs. Amy Inglis	Maidenhead, Berks, England.
Gates, F. W.	Hamilton, Ont.
Gates, Mrs. Georgina K.	London, Ont.
Geary, George Reginald, K.C.	Toronto, Ont.
George, Alfred W.	Port Hope, Ont.
George, Lloyd	Kitchener, Ont.
George, Mrs. Mary	Kitchener, Ont.
George, W. C.	Orillia, Ont.
Gerow, Cornelius B., and Mrs. Melissa J. Gerow	Orillia, Ont.
Gerrie, Mrs. Carrie E.	Chicago, Ill.,
Gershaw, Dr. F. W.	Medicine Hat, Alta.
Gianelli, Victor E.	Toronto, Ont.
Gibbons, Mrs. Catherine	Lucknow, Ont.
Gibson, A. E.	Vancouver, B.C.
Gibson, Miss Margaret	Kitchener, Ont.
Gibson, R. E.	Toronto, Ont.
Gifford, Fairfax M.	Cobourg, Ont.
Gilchrist, Mrs. Agnes S.	Toronto, Ont.
Gill, Jacob C.	Victoria Harbour, Ont.
Gill, James Millard	Victoria Harbour, Ont.
Gillbard, Edward B.	East Orange, N.J.
Gillbard, John W.	Toronto, Ont.
Gillies, Mrs. Emma A.	Windsor, Ont.
Girdlestone, Mrs. Louisa R.	Windsor, Ont.
Girls' Home, The	Toronto, Ont.
Givens, Miss May	Boston, Mass.
Glenney, Edwin J.	Ottawa, Ont.
Glenney, George M.	Pottstown, Pa.
Glenney, Miss Theresa L.	Toronto, Ont.
Gnam, Rev. John J., in trust	Ingersoll, Ont.
Goggin, Mrs. Maria	Port Credit, Ont.
Goldie, A. R.	Galt, Ont.
Goldie, Lincoln	Guelph, Ont.
Goldie, Nora, Estate of late. Executor: Alexander Rogers Goldie	Galt, Ont.
Gooch, F. H.	Toronto, Ont.
Gooderham, E. G.	Toronto, Ont.
Gooderham, E. G., in trust	Toronto, Ont.

CHATHAM

WINDSOR

GOODERHAM, HENRY, Estate of late. Executors: David Fasken, Henry F. Gooderham, Mrs. Florence G. Huestis	Toronto, Ont.
GOODERHAM, MRS. LILLIE PHILLIPS	Toronto, Ont.
GOODERHAM, MRS. MARGARET	Toronto, Ont.
GORDON, COLIN F., and E. D. ARMOUR, K.C. Trustees	Toronto, Ont.
GORDON, D. S.	Toronto, Ont.
GORMAN, HENRY	Sarnia, Ont.
GOULD, MISS ALMA M.	Uxbridge, Ont.
GOULD, MRS. ANNIE JANE	Uxbridge, Ont.
GOULD, MISS MARY	Uxbridge, Ont.
GOULDING, MRS. DOROTHY MASSEY	Toronto, Ont.
GOW, ALEXANDER	Windsor, Ont.
GOW, DR. GEORGE	Toronto, Ont.
GOW, DR. JAMES	Windsor, Ont.
GOW, MISS JANET STEVEN	Toronto, Ont.
GOW, JOHN ECKFORD	Kingston, Ont.
GOW, MISS MARGARET CHRISTIE	Toronto, Ont.
GOW, WALTER	Toronto, Ont.
GOW, WALTER, Trustee for J. C. and N. MELVIN	Toronto, Ont.
GOWANS, JOHN, Estate of late. Executors: Toronto General Trusts Corporation, Mrs. Eliza Thornton Gowans	Toronto, Ont.
GRABOWSKY, J. W.	Bay City, Mich.
GRAHAM, MRS. AGNES E.	Winnipeg, Man.
GRAHAM, MRS. CLARA M.	Port Hope, Ont.
GRAHAM, EDWARD G.	Brampton, Ont.
GRAHAM, JOHN	Biggar, Scotland.
GRAHAM, MRS. MORWENNA	Hamilton, Ont.
GRAHAM, ROBT. JAMES	Belleville, Ont.
GRANDY, MRS. ANNIE	Port Hope, Ont.
GRANDY, ROBT.	Port Hope, Ont.
GRANT, ROBERT P. (deceased)	Clayton, N.Y.
GRASETT, F. LEM., M.B.	Toronto, Ont.
GRASETT, COL. HENRY J., C.M.G.	Toronto, Ont.
GRAY, MISS AGNES M.	Port Credit, Ont.
GRAY, MRS. JESSIE	Port Credit, Ont.
GRAY, J. G. R.	Toronto, Ont.
GRAY, R. M.	Toronto, Ont.
GRAY, MISS VIOLET	Eastbourne, Sussex, England.
GREACEN, WILSON	Toronto, Ont.
GREAT WEST LIFE ASSURANCE COMPANY, THE	Winnipeg, Man.
GREEY, WILLIAM and J. G.	Toronto, Ont.
GREEY'S, WILLIAM & J. G., Employees, Savings and Emergency Society	Toronto, Ont.
GREGORY, MRS. MAE E.	Wingham, Ont.
GREIG, E. R.	Toronto, Ont.
GRIER, A. MUNRO, K.C.	Toronto, Ont.
GRIER, D. E. MONRO	Toronto, Ont.
GRIFFIN, MRS. EDITH M.	Hamilton, Ont.
GRINER, CHARLES J.	Oneonta, N.Y.
GRIPTON, CHARLES M.	St. Catharines, Ont.

Groome, Mrs. Harriett A.	St. Catharines, Ont.
Groves, Mrs. Edith Lelean	Toronto, Ont.
Guess, Mrs. Eva Y.	Long Island, N.Y.
Guillet, Miss Elise	Toronto, Ont.
Gunn, Mrs. Mary Douglas	Toronto, Ont.
Gunn, Mrs. Nellie	Toronto, Ont.
Gurd, Miss Elizabeth	St. Thomas, Ont.
Hagarty, Mrs. Florence A. G.	Toronto, Ont.
Hagarty, John H. G., and S. Casey Wood, Trustees	Toronto, Ont.
Hall, James	Toronto, Ont.
Hall, Mrs. Maud A. L.	Sunderland, Ont.
Hall, Thomas	Brooklin, Ont.
Halligan, Mrs. Ellen M.	Toronto, Ont.
Halligan, Sylvester C.	Toronto, Ont.
Hamber, E. W.	Vancouver, B.C.
Hamel, Mrs. Clarissa	Collingwood, Ont.
Hamilton, Charles Robert	Nelson, B.C.
Hamilton, Mrs. Constance E.	Lorne Park, Ont.
Hamilton, Lieut.-Col. George T., D.S.O., R.F.A.	Ottawa, Ont.
Hamilton, James	Port Colborne, Ont
Hamilton, Rev. Harold F., Estate of late. Executors: Toronto General Trusts Corporation	Ottawa, Ont.
Hamilton, John	Quebec, Que.
Hamilton, L. A.	Lorne Park, Ont.
Hamilton, Miss Mary Frances Vera	Quebec, Que.
Hamilton, Robert, Estate of late. Executors and Trustees: John Hamilton, Hon. Sir Walter G. P. Cassels, K.C.	Quebec, Que.
Hanning, Mrs. Lucy	Clarkson, Ont.
Harcourt, Frederick W., K.C., and F. C. L. Jones, Trustees	Toronto, Ont.
Harding, Mrs. Ida King	St. Pacome, Que.
Hardy, Hon. A. S., Estate of late. Trustees: Mrs. Mary Hardy, Hon. A. D. Hardy, E. A. P. Hardy, M.D., A. C. M. Hardy	Toronto, Ont.
Hardy, James, Trustee	Toronto, Ont.
Hare, Mrs. Alice A.	Oak Park, Ill.
Hare, David Arthur	Oak Park, Ill.
Hare, David Arthur, in trust for Arthur Gordon Hare	Oak Park, Ill.
Hare, Miss Susanna H.	Cobourg, Ont.
Hargrave, Herbert H.	Toronto, Ont.
Harman, George F. Surviving Trustee of Hon. James Morris Estate	Toronto, Ont.
Harman, S. Bruce, Estate of late. Executors: Davidson M. Harman, Mrs. Elizabeth Harman	Toronto, Ont.
Harmer, Mrs. Emily	Cedarvale, Ont.
Harper, Samuel	Toronto, Ont.
Harrington, Dr. A. J.	Toronto, Ont.
Harrington, Mrs. Elizabeth	Toronto, Ont.
Harris, Mrs. Beatrice Phillips	Toronto, Ont.
Harris, Edwin	Gores Landing, Ont.
Harris, Miss Frances J.	Hamilton, Ont.
Harris, John M.	Hamilton, Ont.

OSHAWA

HAMILTON MAIN OFFICE

Harris, Lawren S.	Toronto, Ont.
Harris, Mrs. Mary L.	Toronto, Ont.
Harris, Mrs. Maud	Hamilton, Ont.
Harris, William H., B.A., LL.B.	Port Perry, Ont.
Harrison, James, Estate of late. Executors: W. A. Holliday, Mrs. M. E. Holliday	Uxbridge, Ont.
Hart, Dr. Jacob W.	Huntsville, Ont.
Harvey, Miss Esther H.	Whitby, Ont.
Harwood, H. S.	Toronto, Ont.
Hatch, Miss Bessie Ann	Summitt, N.J.
Hatch, Mrs. Fannie	Whitby, Ont.
Hatch, Fred	Whitby, Ont.
Hatch, Frederick William Clive	Whitby, Ont.
Hatch, Samuel Russell	Whitby, Ont.
Hatch, William Henry	Deseronto, Ont.
Hawkey, Miss Eva E.	Cobourg, Ont.
Hawkey, Miss Hattie L.	Cobourg, Ont.
Hay, Mrs. Laura Elizabeth	Duns, Scotland
Hayes, Miss E. Belle	Clayton, N.Y.
Hayes, Mrs. Ida Ellis	Grosse Point Village, Mich.
Hayward, Miss Mary M.	Oshawa, Ont.
Haywood, Alfred	Toronto, Ont.
Heal, Mrs. Mary Ann	Port Perry, Ont.
Heggie, Dr. D. L., in trust for David Colin Heggie	Brampton, Ont.
Heggie, Dr. D. L., in trust for Miss Helen Hope Heggie	Brampton, Ont.
Heggie, Dr. D. L., in trust for Miss Mary Margaret Heggie	Brampton, Ont.
Heggie, Mrs. Margaret Edith	Brampton, Ont.
Heintzman, Mrs. Clara May	Toronto, Ont.
Heintzman, Herman (deceased)	Toronto, Ont.
Hemming, Mrs. Margaret	Kingston, Ont.
Henderson, Mrs. Charlotte W.	Cannington, Ont.
Henderson, David	Toronto, Ont.
Henderson, Mrs. Joan Anderson	Toronto, Ont.
Henderson, R. B.	Toronto, Ont.
Henderson, William and John. Executors of Estate of late Helen E. Henderson, Administratrix, Estate of late William Henderson	Cobourg, Ont.
Henderson & Small, in trust	Toronto, Ont.
Henderson & Small, in trust for C. W. A. Baldwin, R.N.	Toronto, Ont.
Hendrie, Sir John S., K.C.M.G., C.V.O.	Hamilton, Ont.
Henesey, Edward G. (deceased)	Dundrum, Co. Down, Ireland.
Henry, Mrs. Elizabeth	Toronto, Ont.
Henry, Mrs. Margaret Elizabeth	Hornby, Ont.
Hepburn, Mrs. Florence	Uxbridge, Ont.
Heron & Co.	Toronto, Ont.
Herteis, Mrs. Mary	Kitchener, Ont.
Hespeler, Hon. William	Winnipeg, Man.
Hethrington, Major E. A.	Toronto, Ont.
Hethrington, Thomas S.	Quebec, Que.

HEWARD, GEORGE C.	Toronto, Ont.
HEWARD, GEORGE C., trustee	Toronto, Ont.
HEWETT, MISS CLARA A.	Orillia, Ont.
HEWITT, REV. WILLIAM J., Estate of late. Executors: Mrs. Joanna L. D. Hewitt, Rev. Edwin L. Flagg	Rhos., North Wales.
HICKSON, LADY CATHERINE	Montreal, Que.
HIGHET, ELIZABETH A., Estate of late. Administrators: Ernest R. Highet, Miss Mary E. Highet, Miss Mabel Roberta Highet	Cobourg, Ont.
HIGHET, MISS MARY E.	Cobourg, Ont.
HILDEBRANDT, EDWARD G.	Toronto, Ont.
HILL, MRS. EDITH M. T.	Toronto, Ont.
HILL, FRANCIS HENRY	Southend, Ont.
HILL, SAMUEL	Orillia, Ont.
HINDES, A., Estate of late. Toronto General Trusts Corporation, Executors	Oshawa, Ont.
HINDES, GEORGE R.	Bowmanville, Ont.
HINKLEY, MRS. MARGARET GEORGINA	New York, N.Y.
HIRD, JAMES	Sandford, Ont.
HISLOP, MISS AGNES	Whitby, Ont.
HOAG, N. E.	Toronto, Ont.
HOBSON, MISS AGNES	Hamilton, Ont.
HOBSON, MISS ELIZABETH	Hamilton, Ont.
HOBSON, MISS JEAN	Hamilton, Ont.
HOBSON, JOSEPH IRVINE	Montreal, Que.
HOBSON, MRS. MARY A.	Hamilton, Ont.
HOBSON, R.	Hamilton, Ont.
HOCKIN, NEHEMIAH	Toronto, Ont.
HODGINS, MRS. BLANCHE	Toronto, Ont.
HODGINS, CECIL W.	Toronto, Ont.
HODGINS, THE HON. FRANK E.	Toronto, Ont.
HODGINS, HARRY B., Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.
HODGKINSON, MISS KITTY ADA FRANCES	Toronto, Ont.
HODGSON, MISS ADA BLANCHE AGNES	Toronto, Ont.
HODGSON, JANE, Estate of late. Executors: Frederick T. Wharton Hodgson, Edwin George Hodgson, M.D., Miss Ada Blanche Agnes Hodgson	Toronto, Ont.
HOGLE, MISS ALMA C.	Cleveland, O.
HOLCROFT, HENRY S.	Orillia, Ont.
HOLDEN, MRS. ORRILLA	Whitby, Ont.
HOLDEN, MRS. ORRILLA, in trust for Estate of late JAMES HOLDEN	Whitby, Ont.
HOLLAND, CHARLES	London, England.
HOLMES, ARTHUR J.	Keewatin, Ont.
HOLMES, MISS EUNICE EVELYN	Montreal, Que.
HOLMES, ROBERT M.	Parry Sound, Ont.
HOLMS, JOHN MITCHELL	London, England.
HOPPER, W. H.	Cobourg, Ont.
HORNBY MRS. EVA SOPHIA	Toronto, Ont.
HORNE, FRANCIS H.	Orillia, Ont.
HORNING, MRS. MARGARET	Hamilton, Ont.
HORSEY, ALBERT A.	Toronto, Ont.
HORSEY, MISS AMEY	Ottawa, Ont.

ORILLIA

BRANTFORD

Horsey, Henry Herbert	Ottawa, Ont.
Horton, Harry G.	Toronto, Ont.
Hoskin, Miss Mary	Toronto, Ont.
Hoskins, Alexander	Cold Springs, Ont.
Houghton, Miss Emma M.	Toronto, Ont.
Howard, Miss Lucy Maclean	Toronto, Ont.
Howard, Theodore Arnold, B.A.	Ottawa, Ont.
Howden, Miss Ella E.	Winnipeg, Man.
Howell, Hon. Chief Justice Hector M., Estate of late. Executrices: Mrs. Annie L. Kenny, Mrs. Constance L. Pentland, Miss Sybil L. Howell	Winnipeg, Man.
Howland, George W.	Toronto, Ont.
Hudson, Frederick Byron	Hamilton, Ont.
Hudson, Mrs. Lela G.	Hamilton, Ont.
Hudson, William S.	Preston, Ont.
Huffman, Mrs. Mary E.	Aylmer, Ont.
Hume, Miss Alice E.	Port Hope, Ont.
Hume, Harry	Port Hope, Ont.
Hume, John	Port Hope, Ont.
Hume, Miss Margaret A.	Port Hope, Ont.
Hunt, Miss Helena	Belleville, Ont.
Hunt, Henry Bleecker	Belleville, Ont.
Hussey, W. J.	Espanola, Ont.
Hutcheson, Mrs. Blanche E.	Oshawa, Ont.
Hutcheson, V. H. E.	Toronto, Ont.
Hutchinson, Hodgson Wilberforce	Winnipeg, Man.
Hutton, Mrs. Annie	Toronto, Ont.
Hutty, Mrs. Margaret F.	Toronto, Ont.
Hyland, Mrs. Margaret	Toronto, Ont.
Hyslop, Mrs. Margaret I.	Toronto, Ont.
Ince, Gordon	Toronto, Ont.
Ince, William, Estate of late. William Ince, James Ince, Executors	Toronto, Ont.
Inches, Dr. Charles	Scribner, Neb.
Ingersoll, G. G.	Sarnia, Ont.
Ingles, Mrs. Helen	Hagersville, Ont.
Innes, Charles E.	Simcoe, Ont.
Innes, Hugh P.	Simcoe, Ont.
Innes, Mrs. M. Aileen	Hamilton, Ont.
Innes, Robert Livingstone	Hamilton, Ont.
Innes, William L.	Simcoe, Ont.
Inwood, Frederick G.	Toronto, Ont.
Irving, Mrs. Eleanor Phillips	Toronto, Ont.
Irving, L. Homfray	Toronto, Ont.
Irwin, Col. De La Cherois T., C.M.G.	Ottawa, Ont.
Irwin, Mrs. Isabella	Ottawa, Ont.
Jackson, Mrs. Lily	Simcoe, Ont.
Jackson, Mrs. T. Griffin	St. Thomas, Ont.
James, Edward	Winnipeg, Man.

JAMES, MRS. HELEN I.	Brockville, Ont.
JAMIESON, HERBERT JOHN	Lemberg, Sask.
JAMIESON, MISS JESSIE LOUISA	Toronto, Ont.
JAMIESON, WALLACE S.	Toronto, Ont.
JARVIS, MRS. AUGUSTA	Toronto, Ont.
JARVIS, JOHN B.	Toronto, Ont.
JEFFREY, MRS. ADA ELLENA	Port Perry, Ont.
JEFFREY, CYRIL C.	Port Perry, Ont.
JEFFREY, SAMUEL	Port Perry, Ont.
JEFFREY, SAMUEL and CYRIL C. JEFFREY	Port Perry, Ont.
JENKINSON, EDWIN	Wexford Ont.
JENKINSON, MISS GERTRUDE	Toronto, Ont.
JEPHCOTT, WILLIAM, Estate of late. Executors: William C. Jephcott, Alfred Jephcott, Miss Mary Jephcott	Toronto, Ont.
JESSOPP, CAPT. DUDLEY F., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.
JEWELL, MRS. JANE E.	Ottawa, Ont.
JOHNSTON, MRS. ADELAIDE A.	Vancouver, B.C.
JOHNSTON, ANDREW B.	Sarnia, Ont.
JOHNSTON, MISS EVELYN HAZEL	Stratford, Ont.
JOHNSTON, H. B.	Toronto, Ont.
JOHNSTON, MRS. MARGARET	Sarnia, Ont.
JOHNSTON, MRS. SOPHIE B.	Toronto, Ont.
JOHNSTON, STRACHAN, K.C.	Toronto, Ont.
JOHNSTON, WILLIAM ROBERT	Toronto, Ont.
JOHNSTON, W. R., Estate of late. Executors: William R. Johnston, John S. Johnston, K.C., Frank B. Johnston	Toronto, Ont.
JOHNSTON & WARD	Montreal, Que.
JONES, EDWARD COURSOLLES	Toronto, Ont.
JONES, E. K.	Montreal, Que.
JONES, MRS. GWENDOLEN S.	Galt, Ont.
JONES, J. GORDON, Estate of late. Executors: Henry Gordon MacKenzie, William Wallace Jones, George Watson	Toronto, Ont.
JONES, J. GORDON, in trust, Estate of late. Executors: Henry Gordon MacKenzie, William Wallace Jones, George Watson	Toronto, Ont.
JONES, PHILIP J., in trust	Toronto, Ont.
JORDAN, REV. LOUIS H.	Eastbourne, England.
JOST WESLEYAN METHODIST CITY MISSION, Trustees of the. Charles Ball, W. A. Hart, T. Harold Johnson, J. A. MacInnes, Trustees	Halifax, N.S.
JULIAN, RICE LEWIS	New York, N.Y.
KANE, MRS. JESSIE A.	Toronto, Ont.
KANE, J. HAMILTON, Estate of late. Executrix: Mrs. Jessie A. Kane	Toronto, Ont.
KAVANAGH, JOHN F.	Hamilton, Ont.
KEENAN, MRS. EMILY M.	Los Angeles, Cal.
KELLY, JOHN	Toronto, Ont.
KELLY, MRS. LUZETTA	Kansas City, Mo.
KENNEDY, W. C.	Windsor, Ont.
KENNY, MRS. SUMMER	Hamilton, Ont.
KENNY, J. B. and L. F. KENNY, Trustees for MRS. M. J. KENNY	Halifax, N.S.
KERMAN, WILLIAM S.	Toronto, Ont.

ST. THOMAS

UXBRIDGE

SEAFORTH

KERNAHAN, W. T.	Toronto, Ont.
KERNAHAN, W. T., in trust	Toronto, Ont.
KERR, MRS. GRACE E.	Toronto, Ont.
KERR, MARGARET, Estate of late. Executors: William Kerr, George E. Keith, Miss Olive Kerr	Terrace, B.C.
KETCHUM, MRS. MARGARET J., Estate of late. Chas. Vincent Ketchum (deceased), Nicholas Ferrar Davidson, K.C. (deceased), Executors	Toronto, Ont.
KIDD, DAVID	New York, N.Y.
KIELY, G. W., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.
KIELY, W. T., Estate of late. Mrs. Elizabeth Long, Thomas Long (deceased), Executors	Toronto, Ont.
KILLORAN, MISS KATHARINE C.	Toronto, Ont.
KING, EMMA, Estate of late. Executors: The Royal Trust Co.	Quebec, Que.
KING, MRS. MARIE COURCY	St. Pacome, Que.
KING, MARY EVERETT, Estate of late. Executors and Trustees: The Royal Trust Co., Arthur Robert Maxwell Boulton	Quebec, Que.
KING, SYDNEY	St. Pacome, Que.
KINGSTONE, MISS EDITH HENRIETTA	Toronto, Ont.
KINNEAR, ARTHUR A.	Inverness, Que.
KINNEAR, JAMES A.	Inverness, Que.
KINNEAR, WILLIAM	Inverness, Que.
KINNEAR, MRS. ELIZABETH	Montreal, Que.
KINNEAR, REV. GEORGE F.	Montreal, Que.
KINNEAR, REV. G. F., and J. W. MOONEY, in trust for REV. GEORGE F. KINNEAR	Montreal, Que.
KINNEAR, MRS. LYDIA	Quebec, Que.
KINNEAR, MRS. TAMSIN J.	High River, Alta.
KINNEAR, WILLIAM	Toronto, Ont.
KIPPAX, MISS HELEN MARY	Brantford, Ont.
KIRKPATRICK, GEORGE D.	Toronto, Ont.
KNIGHT, MRS. FREDERICA	Peterborough, Ont.
KNIGHT, MRS. GERTRUDE	St. Catharines, Ont.
KNIGHT, HENRY	St. Catharines, Ont.
KNOWLES, MISS PHYLLIS A.	New York, N.Y.
KNOWLTON, W. H.	Toronto, Ont.
KNOX, MRS. MADELINE MASSEY	Toronto, Ont.
KYLE, MRS. MARY J.	Toronto, Ont.
LAIDLAW, ROBERT	Toronto, Ont.
LAKE, WILLIAM H.	Toronto, Ont.
LALLY, MISS CONSTANCE	Toronto, Ont.
LAMB, MRS. ELIZABETH	Toronto, Ont.
LAMBERT, ARTHUR G.	Oshawa, Ont.
LAMBERT, MRS. BERTHA	Oshawa, Ont.
LAMBERT, MISS KATE	Niagara Falls, Ont.
LANDER, NEWTON J.	Toronto, Ont.
LANDON, MRS. MAMIE M.	Chatham, Ont.
LANE, MRS. SARAH	Baltimore, Ont.
LANGFORD, CHARLES B., M.D.	Blenheim, Ont.
LANGMUIR, MRS. GEORGINA H.	Toronto, Ont.

LANGMUIR, A. D., General Manager and W. G. Watson, Assistant General Manager, in trust	Toronto, Ont.
LARKIN, MISS AIMEE T.	St. Catharines, Ont.
LARKIN, MISS ELLEN M.	St. Catharines, Ont.
LARKIN, MISS MARIA E.	St. Catharines, Ont.
LASH, MILLER, Trustee for MRS. HARRIET RUSSELL under the will of the late Daniel McLachlin	Toronto, Ont.
LAUCHLAND, N. L.	Vancouver, B.C.
LAURIE, MRS. AGNES STRANG	Montreal, Que.
LAUSTER, EDWARD	Prescott, Ont.
LAVER, A. W.	Toronto, Ont.
LAW, MISS ALICE	Oshawa, Ont.
LAW, MISS MIRIAM C.	Oshawa, Ont.
LAWLER, MISS ANNIE LEE	Toronto, Ont.
LAWLER, MISS ELIZABETH GERTRUDE	Toronto, Ont.
LAWRENCE, MRS. MARIE E.	Toronto, Ont.
LAWSON, MISS SARAH M.	West Newport, Fifeshire, Scotland.
LEADLAY, EDWARD, Estate of late. Executors; Mrs. Mary Isobel Leadlay, Percy Leadlay	Toronto, Ont.
LEADLAY, PERCY	Toronto, Ont.
LEAR, MRS. MARGARET A.	Belleville, Ont.
LEE, FREDERICK WILLIAM	Port Credit, Ont.
LEE, THOMAS SOMERVILLE CHARTERS	London, England.
LEE, W. CECIL and CHARLES E. LEE, Trustees	Toronto, Ont.
LEESON, WILLIAM H.	Kitchener, Ont.
LEIGH, MRS. CHARLOTTE E.	Lakefield, Ont.
LEISTIKOW, FREDERICK W.	Pasadena, Cal.
LE MESURIER, GEORGE GEDDES. Goldwin Larratt Smith, Arthur B. Wilkie, Trustees of the Wilkie Trust	Toronto, Ont.
LEMOINE, HENRIETTE M., Estate of late. Executors: Gaspard LeMoine, Jules LeMoine	Quebec, Que.
LEMOINE, RENE and MRS. ANNE MARIE L. REMILLARD, in trust	Quebec, Que.
LEONARD, W. H.	Port Perry, Ont.
LEROY, EDMUND B.	Toronto, Ont.
LEROY, W. H., in trust	Toronto, Ont.
LESLIE, MRS. MARION	Toronto, Ont.
LESTER, THOMAS W.	Hamilton, Ont.
LETCHER, WILLIAM HENRY	Port Perry, Ont.
LEWIS, W. F.	Toronto, Ont.
LINDSAY, WILLIAM, SR., Estate of late. Executors: Wm. Lindsay, Jr., Robert Peel	Miniota, Man.
LINDSEY, JOHNSTON	Orangeville, Ont.
LINDSEY, MISS MARGARET ELIZABETH	Mono Road, Ont.
LINGHAM, MRS. ESTHER	Belleville, Ont.
LITTLE, MISS ELIZABETH	Guelph, Ont.
LITTLE, GEORGE F.	Toronto, Ont.
LITTLE, JOSEPH FREDERICK	Vancouver, B.C.
LIVINGSTONE, H. E.	Toronto, Ont.
LIVINGSTONE, ROBT.	Portland, Ore.
LLOYD, HENRY H.	Toronto, Ont.

KING AND WENTWORTH STREETS, HAMILTON

NEW TORONTO

Locke, Mrs. Irene	Toronto, Ont.
Logan, William	Toronto, Ont.
Long, Charles T., Estate of late. Administrators: Toronto General Trusts Corporation	Toronto, Ont.
Long, Mrs. Clarissa R.	Toronto, Ont.
Long, Thomas, Estate of late. Toronto General Trusts Corporation, Executors and Trustees	Toronto, Ont.
Long, Thomas P.	Collingwood, Ont.
Longmore, M. H., Trustees of. Trustees: Major C. P. Dean, H. F. Hamilton, R. C. H. Cassels	Toronto, Ont.
Lott, Charles S., Estate of late. Executors: Sir Augustus Meredith Nanton, Ernest Dupin Adams	Calgary, Alta.
Lounsbury, Mrs. Mary S.	Los Angeles, Cal.
Love, Mrs. Emma	Toronto, Ont.
Love, James L.	Toronto, Ont.
Love, Miss Marion	Kilbarchan, Scotland.
Lovell, James S., Trustee	Toronto, Ont.
Lovering, H. L. Estate of late. William James Lovering, Thomas D. Lovering, Executors.	Toronto, Ont.
Lowden, J. S. and J.	Toronto, Ont.
Lowery, William Matthias	Sarnia, Ont.
Lownsbrough, J. T.	Toronto, Ont.
Lucas, James	Port Perry, Ont.
Luke, Mrs. Anna E.	Oshawa, Ont.
Luke, Miss Hilda Louise	Oshawa, Ont.
Lummis, William D. Estate of late. Miss Jessie Doncaster Lummis, Toronto General Trusts Corporation, Executors	Toronto, Ont.
Lumsden, Miss Anna Frances	Cobourg, Ont.
Lunan, Alexander Lawson	Toronto, Ont.
Lundy, Mrs. Letitia, Estate of late. Executrices: Mrs. Elizabeth L. Lundy, Mrs. Mary Armstrong	Toronto, Ont.
Lyle, Morley Wilfred	Peterborough, Ont.
MacArthur, Mrs. Mary A. Prescott	Chicago, Ill.
MacCoy, Mrs. Jessie W. Lawson	Brighton, England.
Macdonald, Alan Holmes	Toronto, Ont.
Macdonald, Arthur	Toronto, Ont.
MacDonald, A. R.	Uxbridge, Ont
Macdonald, Miss Beatrice	Toronto, Ont.
Macdonald, Mrs. Edith C.	Ottawa, Ont.
Macdonald, Miss Eldred M.	Toronto, Ont.
Macdonald, F. E., and James S. Lovell, Trustees	Toronto, Ont.
Macdonald, F. Harold	Toronto, Ont.
Macdonald, Henry Blong	Toronto, Ont.
Macdonald, Mrs. Jessie	Hamilton, Ont.
Macdonald, Mrs. Maggie G.	Toronto, Ont.
Macdonald, Mrs. Sarah A.	Toronto, Ont.
Macdougall, Mrs. Emily A.	Toronto, Ont.
Macdougall, Miss Isabella J.	Cannington, Ont.
Macfadyen, Arthur, Jr.	Cohoes, N.Y.
Macfarlane, Mrs. Helen S.	Chatham, Ont.

MacGarvey, Mrs. Mary, Estate of late. Toronto General Trusts Corporation, Executors and Trustees . . . . . Toronto, Ont.
MacGregor, Miss Bessie Ann . . . . . Riverport, N.S.
MacInnes, Col. Duncan S., Estate of late. Executors: William Robinson MacInnes, Archibald H. Campbell . . . . . Toronto, Ont.
Mackelvie, Robert Scott . . . . . Outremont, Que.
MacKenzie, H. Gordon . . . . . Toronto, Ont.
MacKenzie, H. Gordon, and A. W. Grasett, in trust . . . . Toronto, Ont.
Macklem, Rev. T. C. Street, D.D., D.C.L., Provost, and Sydney H. Jones, Bursar, Trustees . . . . . Toronto, Ont.
Macklin, Miss Nora H. . . . . Stratford, Ont
Maclean, Gerald A. . . . . Toronto, Ont.
Maclean, Gordon. . . . . Uxbridge, Ont.
MacLean, J. Duncan . . . . . Edmonton, Alta.
MacLean, Mrs. Jennie G. . . . . Toronto, Ont.
Maclennan, Mrs. Marion . . . . . Toronto, Ont.
MacMahon, H. W. . . . . Toronto, Ont.
MacMechan, Dr. Archibald, Trustee, ... Halifax, N.S.
MacNab, John Charles . . . . . Uxbridge, Ont.
Macnachton, Mrs. Margaret H. . . . . Westmount, Que.
MacNamara, Miss Florence . . . . . Toronto, Ont.
MacNamara, Frank . . . . . Toronto, Ont.
MacNamara, Miss Lena . . . . . Toronto, Ont.
Macpherson, Mrs. Sophie E. M. . . . . Eastbourne, England.
Macpherson, William Molson and R. L. Defries, Trustees, the marriage settlement of Helen Bankes . . . . . Toronto, Ont.
Macpherson, William Molson. William M. Dobell, Robert L. Defries, Trustees of the will of Sir David Lewis Macpherson Toronto, Ont.
Macpherson, William Molson. William M. Dobell, Robert L. Defries, Trustees of the Macpherson Trust. . . . . Toronto, Ont.
Magee, William James . . . . . Toronto, Ont.
Magill, William Harry . . . . . Hamilton, Ont.
Maher, James P. . . . . Toronto, Ont.
Main, T. A. . . . . Orillia, Ont.
Mallory, W. Leigh . . . . . Bowmanville, Ont.
Malone, James, Estate of late. Charles L. Sivers, Executor and Trustee . . . . . Toronto, Ont.
Manitoba College of Winnipeg . . . . . Winnipeg, Man.
Manufacturers Life Insurance Company, The . . . . . Toronto, Ont.
Marquis, Alexander William . . . . . St. Catharines, Ont.
Marquis, Mrs. Alice Maude . . . . . St. Catharines, Ont.
Marsden, Mrs. Margaret Alice . . . . . Toronto, Ont.
Marshall, Rev. D. H. . . . . Chatham, Ont.
Marshall, James . . . . . Clinton, Ont.
Marsland, Mrs. Alice G. . . . . New York, N.Y.
Martin, Edward A. H. . . . . Toronto, Ont.
Martin, Edward K. C., M.A., and D'Arcy Martin, K.C., Trustees Estate of Edward Martin . . . . . Hamilton, Ont.
Martin, Edward Kirwan Counsell, M.A., and D'Arcy Richard Charles Martin, K.C., Administrators Estate of Mariana Mary Martin . . . . . Hamilton, Ont.
Mason, Miss Bertha E. . . . . Toronto, Ont.

ROSEDALE BRANCH
BLOOR AND SHERBOURNE STREETS, TORONTO

CITY HALL BRANCH
QUEEN AND BAY STREETS, TORONTO

Mason, George	Wingham, Ont.
Mason, Mrs. Harriet	Wingham, Ont.
Massey, Mrs. Alice Vincent	Toronto, Ont.
Massey, Chester D.	Toronto, Ont.
Massey, C. Vincent	Toronto, Ont.
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust	Toronto, Ont.
Massey, Mrs. Susie D., Trustee	Toronto, Ont.
Matheson, Alan Frederick	Perth, Ont.
Matheson, Miss Eliza Jean	Perth, Ont.
Matheson, Mrs. Harriet A.	Ottawa, Ont.
Mathews, George H.	Lawrence, Mass.
Mathison, Miss Annie	Toronto, Ont.
Matthew, Norman R.	Toronto, Ont.
Matthews, Mrs. Annabel M.	Toronto, Ont.
Matthews, Arnold C.	Toronto, Ont.
Matthews, James	Toronto, Ont.
Matthews, William A.	Calpoy Bay, Ont.
Matthews, W. L.	Toronto, Ont.
Maxwell, Mrs. Mabel M.	Toronto, Ont.
Medland, William A.	Toronto, Ont.
Meiklejohn, Robert	Stirling, Scotland.
Melady, John	New York, N.Y.
Melady, Miss Lucy	Toronto, Ont.
Meldrum, Mrs. Mary A.	Toronto, Ont.
Mellow, F. E., M.D.	Uxbridge, Ont.
Meredith, Thomas	Toronto, Ont.
Merner, Mrs. Caroline	New Hamburg, Ont.
Merritt, W. H., M.D.	St. Catharines, Ont.
Merritt, Col. Wm. Hamilton, Estate of late. James Hamilton Ingersoll, K.C., Executor	St. Catharines, Ont.
Metcalf, E. S.	Sidcup, Kent, England.
Meyers, Mrs. Martha	Belleville, Ont.
Michell, Dr. Albert Von Holt	Toronto, Ont.
Michell, Allen C., D.D.S.	Toronto, Ont.
Michell, Miss Catharine	Toronto, Ont
Michell, Mrs. S. J. May	Toronto, Ont
Michell, William Charles	Toronto, Ont
Michie, Miss Euphemia	Toronto, Ont.
Miles, Mrs. Elsie	Toronto, Ont.
Millar, Mrs. Elsie I.	Orillia, Ont.
Miller, Coleman	Toronto, Ont.
Miller, Frederick F.	Napanee, Ont.
Miller, George Leathern	Belfast, Ireland.
Miller, Miss Jessie R.	Orillia, Ont.
Millichamp, Mrs. V. Maude	Toronto, Ont.
Mills, Mrs. Agnes Gertrude	Hamilton, Ont.
Mills Brothers, Ltd.	Hamilton, Ont.
Milne, George A.	Lindsay, Ont.
Minaker, Calvin, Estate of late. Mrs. Eva Irene Staples, W. Arnold Staples, Executors and Trustees	Cobourg, Ont.

Missionary Society of the Methodist Church in Canada, The	Toronto, Ont.
Mitchell, Mrs. Myra E.	Toronto, Ont.
Mitchell, Miss N. A.	Whitby, Ont.
Mitchell, Miss R. J.	Whitby, Ont.
Mitchell, W. A.	Toronto, Ont.
Monro, Miss Amy	Toronto, Ont.
Monro, N. F.	Toronto, Ont.
Montague, Thomas	Newcastle, Ont.
Monteith, Hon. Nelson	Stratford, Ont.
Montreal City and District Savings Bank	Montreal, Que.
Montreal Trust Company and H. G. Budden, Trustees marriage settlement Ernest Frederick Budden and Jessie Irene Hamilton	Montreal, Que.
Mooney, Mrs. Agnes	Toronto, Ont.
Moor, Joshua C.	Toronto, Ont.
Moore, Miss Catharine Maud	Brooklin, Ont.
Moore, Mrs. Isabell.	St. Thomas, Ont.
Moore, John J., M.D.	Brooklin, Ont.
Moore, Miss Margaret Etta	Brooklin, Ont.
Moore, Robert J.	Uxbridge, Ont.
Moore, Mrs. Ruth	Uxbridge, Ont.
Moorhouse, W. G.	Sarnia, Ont.
Morgan, J. G.	Independence, Mo.
Morley, R. B.	Toronto, Ont.
Morris, Alexander C.	Toronto, Ont.
Morris, Miss Christine V. K.	Toronto, Ont.
Morris, Mrs. Margaret Jane	Liverpool, England.
Morris, Pryce	Liverpool, England.
Morris, Lt.-Col. Robert C., R.G.A., Estate of late. Administratrix: Mrs. Ethel Mary Blake	Toronto, Ont.
Morris, William, Miss Christine V. K. Morris, Alex. C. Morris, Trustees of the Hon. Alexander Morris Estate	Toronto, Ont.
Morrison, Miss Alverda Jane	Brampton, Ont.
Morrison, Miss Bertha Lauretta	Brampton, Ont.
Morrison, Miss Elizabeth	Mono Road, Ont.
Morrison, Mrs. Martha	Brampton, Ont.
Morrison, William	Brampton, Ont.
Morrison, William	Toronto, Ont.
Morrow, James C., Estate of late. Executors: George J. Morrow, James J. Morrow, M.D., Francis E. Morrow,	Toronto, Ont.
Morrow & Jellett	Toronto, Ont.
Morton, Miss Christina	Ayr, Ont.
Morton, Miss Jeannie	Ayr, Ont.
Morton, Miss Katherine	Ayr, Ont.
Mosley, Alfred M.	Welland, Ont.
Moss, Mrs. Adele B.	Toronto, Ont.
Moyle, Mrs. Elizabeth H. Page	Leominster, England.
Moyle, J. R.	Bobcaygeon, Ont.
Mulholland, Mrs. Louisa	Minneapolis, Minn.
Mulholland, Robert Alexander	Port Hope, Ont.
Mulock, Sir William, K.C.M.G., K.C.	Toronto, Ont.

WEST TORONTO BRANCH
2945 DUNDAS ST. WEST, TORONTO

COLLEGE STREET & SPADINA AVENUE, TORONTO

MULOCK, WILLIAM	Toronto, Ont.
MUNRO, MRS. MARY	Uxbridge, Ont.
MUNTZ, G. H.	Toronto, Ont.
MURDOCH, MRS. MARGARET E.	Hamilton, Ont
MURPHY, MISS JULIA	Toronto, Ont.
MURRAY, ANDREW JOHN	Toronto, Ont.
MURRAY, DAVID	Montreal, Que.
MURRAY, SIR GEORGE SHEPPARD	London, England.
MURRAY, HARRIET E., Estate of late. Executor: J. W. Murray	Belleville, Ont.
MURRAY, J. W.	Toronto, Ont.
MUSTARD, MISS ISOBEL	Toronto, Ont.
MUSTARD, MISS RUTH	Toronto, Ont.
MUSTARD, WILFRED P.	Baltimore, Md.
MCADIE, MRS. SARAH J. V.	Oshawa, Ont.
MCADIE, WILLIAM F.	Oshawa, Ont.
MCANDREW, MISS ANNIE M.	Toronto, Ont.
MCANDREW, MISS JANE	Toronto, Ont.
MCBRIDE, MISS CLARA BEATRICE	Toronto, Ont.
MCBRIDE, MISS NELLIE	Willowdale, Ont.
MCBRIDE, NORMAN	Willowdale, Ont.
MCBRIDE, MRS. SARAH	Willowdale, Ont.
MCCALLUM, MRS. EMMA	Cobourg, Ont.
MCCALLUM, MISS GEORGINA	Stromness, Ont.
MCCALLUM, MISS JOSEPHINE	Stromness, Ont.
MCCALLUM, LACHLAN T.	Stromness, Ont.
MCCALLUM, MARY ANN, Estate of late. Administratrix: Miss Josephine McCallum	Stromness, Ont.
MCCALLUM, PETER, JR., Estate of late. Executrices: Mrs. Mary McCallum, Mrs. Margaret C. Armstrong, Mrs. Elizabeth Ferris	Cobourg, Ont.
MCCAMUS, MRS. CATHERINE E.	Oshawa, Ont.
MCCARTHY, MRS. AGNES E.	Vancouver, B.C.
MCCARTHY, J. L. G., Estate of late. Executors: Leighton McCarthy, K.C., Frank McCarthy	Toronto, Ont.
MCCARTHY, LEIGHTON, K.C.	Toronto, Ont.
MCCAUL, MRS. MARGARET (deceased)	Belfast, Ireland.
MCCAUL, T. H.	Belfast, Ireland.
MCCLELLAN, JOHN	Bowmanville, Ont.
MCCLELLAND, JOHN	Toronto, Ont.
MCCOLLOM, MRS. SARAH WILSON	London, Ont.
MCCOLLUM, ALLAN C., in trust	Toronto, Ont.
MCCOLLUM, MISS EDITH M.	Toronto, Ont.
MCCORMACK, ROBERT L., Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.
MCCRIMMON, MRS. HELEN K.	Toronto, Ont.
MCCULLOCH, ALEXANDER LESLIE	Galt, Ont.
MCCULLOCH, HUGH, Estate of late. Executors: Robert Osborne McCulloch, Mrs. Agnes Henderson McCulloch	Galt, Ont.
MCCULLOCH, R. O.	Galt, Ont.
MCCULLOUGH, MRS. HARRIET	Inverness, Que.
MCDONALD, MRS. ETHELYN C.	Whitby, Ont.
MCDONALD, GEORGE	Toronto, Ont.

McDonald, Mrs. Mildred . . . . . Toronto, Ont.
McDougall & Cowans . . . . . Montreal, Que.
McDowell, D. K., C.M.G. . . . . London, England.
McFarren, James, Estate of late. William McFarren, Elizabeth McFarren, Executors . . . . . Toronto, Ont.
McFarren, Miss Martha, Estate of late. Executors: Toronto General Trusts Corporation . . . . . Toronto, Ont.
McGee, Mrs. Elizabeth . . . . . Ottawa, Ont.
McGie, Mrs. Emma . . . . . Belleville, Ont.
McGiffin, Mrs. Anna B. . . . . Toronto, Ont.
McGrath, Miss Clara . . . . . Toronto, Ont.
McGregor, Mrs. Mamie E. . . . . Toronto, Ont.
McGuire, Henry . . . . . Cobourg, Ont.
McHardy, Charles . . . . . Goderich, Ont.
McHendrie, Miss Margaret . . . . . Hamilton, Ont.
McIntosh, Miss Jane E. . . . . Whitby, Ont.
McIntyre, Gilbert H., Estate of late. Executors and Trustees: Toronto General Trusts Corporation . . . . . St. Mary's, Ont.
McIntyre, John . . . . . Tillsonburg, Ont.
McJannet, Miss Evelyn Douglas . . . . . Gravenhurst, Ont.
McKague, Mrs. Florence J. . . . . Ogema, Sask.
McKay, Mrs. Jessie D. . . . . Toronto, Ont.
McKerihon, Robert . . . . . Davisville, Ont.
McLachlin, Claude, Estate of late. Executors: J. H. Burwash, D. M. Finnie . . . . . Arnprior, Ont.
McLachlin, Hugh F., Estate of late. Executors: Daniel McLachlin, John H. Burwash, David M. Finnie . . . . . Arnprior, Ont.
McLaren, Mrs. Eleanor Marguerite . . . . . Hamilton, Ont.
McLaren, Mrs. Eliza L. . . . . Toronto, Ont.
McLaren, Mrs. Rita J. . . . . Toronto, Ont.
McLaughlin, Miss Dorothy Marion . . . . . Oshawa, Ont.
McLaughlin, Miss Eleanor Victoria . . . . . Oshawa, Ont.
McLaughlin, Miss Hilda Frances . . . . . Oshawa, Ont.
McLaughlin, Miss Isabel Grace . . . . . Oshawa, Ont.
McLaughlin, John W. . . . . Bowmanville, Ont.
McLaughlin, Lt.-Col. Lorne T. . . . . Tyrone, Ont.
McLaughlin, Miss Mildred Adelaide . . . . . Oshawa, Ont.
McLaughlin, Robert Samuel . . . . . Oshawa, Ont.
McLeish, Miss Annie M. . . . . Toronto, Ont.
McLeish, Miss Robina L. . . . . Ottawa, Ont.
McMahon, Miss Kathleen . . . . . Tacoma, Wash.
McMahon, Mrs. Sarah A. . . . . Tacoma, Wash.
McMichael, Mrs. Ada H. . . . . Toronto, Ont.
McMurray, Mrs. Euphemia E. . . . . Toronto, Ont.
McMurray, Mrs. Suzanne S. . . . . Toronto, Ont.
McNaught, Thomas . . . . . Toronto, Ont.
McNaughton, Mrs. Agnes . . . . . Newcastle, Ont.
McNeil, Mrs. Margaret J. . . . . Millbrook, Ont.
McPherson, Allan . . . . . Longford Mills, Ont.
McPherson, Mrs. Annie . . . . . Longford Mills, Ont.
McPherson, Edgar Allan . . . . . Prescott, Ont.

DUPONT & CHRISTIE STREETS, TORONTO

WYCHWOOD BRANCH

ST. CLAIR AVENUE WEST & VAUGHAN ROAD, TORONTO

McSloy, Hugh E. . . . . St. Catharines, Ont.
McSloy, James A. . . . . St. Catharines, Ont.
McVean, Miss Helen . . . . . Dresden, Ont.
McVean, James H. . . . . Dresden, Ont.
McVean, Mrs. Maggie M. . . . . Dresden, Ont.
McVean, O. and W., Limited . . . . . Dresden, Ont.
McVean, Sandy . . . . . Dresden, Ont.
McVean, William M. . . . . Dresden, Ont.

Naftel, Miss Emily Cecilia Lilian . . . . . Goderich, Ont.
Nanton, Sir Augustus M. . . . . Winnipeg, Man.
Nanton, Lady . . . . . Winnipeg, Man.
National Life Assurance Company of Canada, The . . . . Toronto, Ont.
National Trust Company, Limited . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees Lillian Berry Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees A. Godwin Trust. . Toronto, Ont.
National Trust Company, Limited, Trustees Ruby Hart Trust . Toronto, Ont.
National Trust Company, Limited, Trustees Estate Anson Jones . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees A. W. Kirvan Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees Elizabeth Kirvan Trust . . . . . Toronto, Ont.
National Trust Company, Limited, in trust for Miss Elizabeth G. Macdonald . . . . . Toronto, Ont.
National Trust Company, Limited, in trust for Mrs. Maud MacKenzie . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees for Mary Prue Mara Trust . . . . . Toronto, Ont.
National Trust Company, Limited, in trust for Mrs. Georgina A. Pemberton . . . . . Toronto, Ont.
National Trust Company, Limited, Executors of Margaret Stokes Estate . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees children A. C. Walmsley Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees children D. C. Walmsley Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees of G. J. Walmsley Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees children J. H. Walmsley Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees M. J. Walmsley Trust . . . . . Toronto, Ont.
National Trust Company, Limited, Trustees Robert Walmsley Trust . . . . . Toronto, Ont.
Nattress, Thomas . . . . . Weston, Ont.
Near, W. W. . . . . Toronto, Ont.
Neelin, James M. . . . . Port Arthur, Ont.
Nelles, Mrs. Christie Anna . . . . . Toledo, O.
Nelson, Mrs. Emily . . . . . Cobourg, Ont.
Nerlich, Emil . . . . . Toronto, Ont.
Nerlich, Mrs. Hedwig . . . . . Toronto, Ont.

Nesbitt Hon. Wallace, K.C.	Toronto, Ont.
Nesbitt Hon. Wallace, K.C., (Porter Trust)	Toronto, Ont.
Nichols Hospital Trust, The	Peterborough, Ont.
Nichols, Mrs. Janet	Fergus, Ont.
Nichols, Mrs. Janet E.	Fergus, Ont.
Nicol, Miss Henrietta S.	Leamington, Ont.
Nicol, Mrs. Minnie E.	Summit, New Jersey.
Nisbet, Miss Frances Irene	Hamilton, Ont.
Nivin, Thomas F.	Toronto, Ont.
Noble, Mrs. Isabel	Toronto, Ont.
Norcross, J. W.	Montreal, Que.
Nordheimer Albert	Toronto, Ont.
Nordheimer, Samuel, Estate of late. Executors and Trustees: Toronto General Trusts Corporation	Toronto, Ont.
Norris, Mrs. Elizabeth W., Estate of. A. W. Marquis, Mrs. Alice M. Marquis, Executors	St. Catharines, Ont.
North American Life Assurance Company	Toronto, Ont.
Northcote, Mrs. Isabella G.	Toronto, Ont.
Northway, John	Toronto, Ont.
Notman, Mrs. Grace G.	St. Catharines, Ont.
Nunns, Arthur Lysaght.	London, England.
Nunns, Mrs. Mary Frances	London, England.
Odell, Lt.-Col. John W.	Cobourg, Ont.
O'Flynn, E. D., Estate of the late. W. H. O'Flynn, F. E. O'Flynn, F. W. O'Flynn, Executors	Toronto, Ont.
Ogden, Miss Bradda L.	Toronto, Ont.
Ogden, Miss Isalen L.	Toronto, Ont.
O'Keefe, Eugene, Estate of late. Executors: Toronto General Trusts Corporation, Hon. H. T. Kelly	Toronto, Ont.
Olmsted, Mrs. Edith H.	Hamilton, Ont.
O'Meara, Mrs. Gertrude M.	Quebec, Que.
O'Reilly, Charles, M.D., Estate of late. Mrs. Sophia E. O'Reilly, Brefney R. O'Reilly, M.D., Executors	Toronto, Ont.
O'Reilly, Edward B., M.D.	Hamilton, Ont.
O'Reilly, Mrs. Sophia E.	Toronto, Ont.
Orishaw, Mrs. Sophia M.	Hastings, Ont.
Ormiston, William Smith	Uxbridge, Ont.
Orr, Miss Caroline	Toronto, Ont.
Orr, William Charles	Stratford, Ont.
Osler, Sir Edmund B.	Toronto, Ont.
Osler, Sir Edmund B., General Sir W. D. Otter, K.C.B., C.V.O., and Sir Henry M. Pellatt, C.V.O., Trustees	Toronto, Ont.
Osler, F. G.	Toronto, Ont.
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews, George S. Gibbons, (deceased), Trustees	Toronto, Ont.
Osler, Lady Grace Revere	Oxford, England.
Osler, Harriet, Estate of late. Executors: Edward Henry Osler, Arthur Ernest Osler	Toronto, Ont.
Osler, H. S., K.C.	Toronto, Ont.
Osler, H. S., K.C., and F. W. G. Fitzgerald, in trust	Toronto, Ont.
Osler, Mrs. Kate E.	Cobourg, Ont.

NORTH TORONTO BRANCH
YONGE STREET SUBWAY

EARLSCOURT BRANCH
ST. CLAIR AVENUE & DUFFERIN STREET, TORONTO

YONGE & HAYDEN STREETS, TORONTO

DEER PARK BRANCH
YONGE STREET & ST. CLAIR AVENUE, TORONTO

Osler, Mrs. Lily M.	Toronto, Ont.
Osler, Col. Stratton H., C.M.G., D.S.O.	Cobourg, Ont.
Osler & Hammond	Toronto, Ont.
Osler & Hammond, in trust	Toronto, Ont.
Owen, Mrs. Elsie Una	Toronto, Ont.
Owen, Mrs. Enid S. H.	Montreal, Que.
Owens, Charles W.	Oshawa, Ont.
Owens, Mrs. Elizabeth A.	Toronto, Ont.
Palen, Mrs. Jessie May	Waupoos, Ont.
Pangman, Mrs. O. F.	Toronto, Ont.
Parker, John T.	Toronto, Ont.
Parrish, W. L.	Port Perry, Ont.
Parsons, Mrs. Minnie Weldon	Regina, Sask.
Parsons, Mrs. Nellie Broughton H.	Regina, Sask.
Pate, William J., Estate of late. Canada Permanent Trust Co., William Mulock, Jr., Executors	Toronto, Ont.
Pate, W. S.	Winnipeg, Man.
Paterson, J. Harry	Toronto, Ont.
Paterson, Miss Mary Louise	Toronto, Ont.
Paterson, Norman McLeod	Fort William, Ont.
Paterson, Rev. T. W.	Toronto, Ont.
Paterson, Rev. T. W., in trust for Miss M. L. Paterson	Toronto, Ont.
Paterson, Rev. T. W., in trust for Mrs. Emily Winstanley	Toronto, Ont.
Patterson, Dr. James, in trust for Harriet L. Patterson and Kathleen J. Dufresne	Perth, Ont.
Patterson, Mrs. Margaret Emeline	Grenfell, Sask.
Patton, F. L.	Winnipeg, Man.
Paulin, George	Calgary, Alta.
Paull, Arthur Charles	Toronto, Ont.
Peaker, Kenneth, D.D.S.	Toronto, Ont.
Pearce, Miss Jennie M.	Toronto, Ont.
Pearce, W. K.	Toronto, Ont.
Peare, Miss B. A.	Uxbridge, Ont.
Pearman, Mrs. Elizabeth K.	Halifax, N.S.
Pellatt, Henry, Estate of late. Executors and Trustees: Sir Henry M. Pellatt, C.V.O., Norman Macrae	Toronto, Ont.
Pellatt, Sir Henry M., C.V.O., and Rev. T. C. S. Macklem, D.D., D.C.L., in trust	Toronto, Ont.
Pennefather, Mrs. Edith Anne	Toronto, Ont.
Pension Fund Society of The Dominion Bank, The	Toronto, Ont.
Perdue, Mrs. Mary	Toronto, Ont.
Perry, J. H.	Toronto, Ont.
Peterson, Francis J., in trust for Mrs. Annie Ross Peterson	Grenada, Miss.
Pew, Oliver S.	Chicago, Ill.
Phelan, T. P.	Toronto, Ont.
Phillips, Heber Bacon, in trust	Toronto, Ont.
Phillips, William Frank	Toronto, Ont.
Philp, James	Newcastle, Ont.
Phippen, Mrs. Louisa J.	Belleville, Ont.
Pierce, Asher	Montreal, Que.
Pierce, Mrs. Ella	Montreal, Que.

Pierce, Sidney D.	Montreal, Que.
Pim, C. S., in trust	Winnipeg, Man.
Pipon, Mrs. Maude M.	Toronto, Ont.
Pirie, Charles N.	Dundas, Ont.
Pirie, Miss Elvie	Collingwood, Ont.
Playtner, Henry Richard	Preston, Ont.
Pollock, Mrs. Christina A.	Montreal, Que.
Pontifex, Bryan	Toronto, Ont.
Porritt, Fred R.	Vancouver Island, B.C.
Porritt, Thomas H.	South Croydon, England.
Potts, Dr. James McCummings	Stirling, Ont.
Powell, C. B.	Toronto, Ont.
Prentiss, Miss Josephine H., Estate of late. Executors: Toronto General Trusts Corporation	Ottawa, Ont.
Presgrave, Mrs. Frances M. C.	London, England.
Prince, Mrs. Charlotte	Toronto, Ont.
Pringle, James	Toronto, Ont.
Pringle, Mrs. Rebecca Cornell	Ottawa, Ont.
Prudential Trust Company, Limited, in trust	Montreal, Que.
Purser, Miss Adelaide Ann	Cobourg, Ont.
Purser, Mrs. Annie	Cobourg, Ont.
Purser, John Grandy	Cobourg, Ont.
Purser, Mrs. Leila	Cobourg, Ont.
Purser, Stanford S. E.	Cobourg, Ont.
Purser, Miss Violet Helena	Cobourg, Ont.
Pyne, Hon. Robert A.	Toronto, Ont.
Quantz, A. Edgar	Langstaff, Ont.
Quantz, George H.	Langstaff, Ont.
Quin, Mrs. Edith H. and Miss Edith deLisle Quin	Toronto, Ont.
Radley, Mrs. Elizabeth J.	Toronto, Ont.
Ramsay, William, Estate of late. Douglas Monro Ramsay, James Gordon Ramsay, James Garson, W.S., Executors	Bowland, Scotland.
Ramsey, Alan R.	Toronto, Ont.
Ramsey, George R.	Brooklyn, N.Y.
Ramsey, Henry A. M.	Brooklyn, N.Y.
Ramsey, J. G.	Toronto, Ont.
Rand, Miss Ella	Brantford, Ont.
Rand, W. E.	Brantford, Ont.
Rankin, Mrs. Maud S.	Windsor, Ont.
Rastall, Mrs. E. V. C.	Toronto, Ont.
Rastall, Mrs. E. V. C., in trust	Toronto, Ont.
Ratcliff, Mrs. Fannie C.	Toronto, Ont.
Ray, Mrs. Margaret J., Estate of late. Executors: John Malcolm Gray, William Thos. Gray, Alexander Gray	St. Paul, Minn.
Raynolds, Mrs. Annie S.	Toronto, Ont.
Reade, Stanley Lander	Lindsay, Ont.
Reaves, George, Estate of late. Executors: Mrs. Alma D. Reaves, James W. Pyke, Campbell Reaves	Montreal, Que.

QUEEN STREET & BROADVIEW AVENUE, TORONTO

QUEEN STREET & LEE AVENUE, TORONTO

QUEEN & SHERBOURNE STREETS, TORONTO

Reburn, Mrs. Alice	Orangeville, Ont.
Rector and Wardens of Trinity Church	Galt, Ont.
Redmond, James	Montreal, Que.
Redmond, Mrs. Mary E.	Wingham, Ont.
Redmond, Dr. Robert Clark	Wingham, Ont.
Reed, Miss Annie T., B.A.	Toronto, Ont.
Regents, of Mount Allison, The	Sackville, N.B.
Reid, Alexander Thomas	Toronto, Ont.
Reid, Mrs. Ephie	Prescott, Ont.
Reid, Hon. John Dowsley, M.D.	Prescott, Ont.
Reid, Mrs. Margaret	Toronto, Ont.
Reid, William H.	Port Huron, Mich.
Remon, E. P., Estate of the late. Mrs. Marie Evelyn Remon, Executrix	Ottawa, Ont.
Renshaw, Alan James	Toronto, Ont.
Renwick, John, Estate of late. Executors: Mrs. R. S. Renwick, H. W. Renwick	Newcastle, Ont.
Revell, Harold Bertram	Toronto, Ont.
Reynolds, Miss Annie E.	Uxbridge, Ont.
Reynolds, Mrs. Catherine	Uxbridge, Ont.
Reynolds, George N., in trust	Toronto, Ont.
Reynolds, George N., Trustee	Toronto, Ont.
Rhubottom, Mrs. Alma V.	Fenton, Mich.
Richards, Arnold J.	Cobourg, Ont.
Richardson, George C. B.	Chatham, Ont,
Richardson, Miss Grace M.	Chatham, Ont.
Richardson, W. C.	Grimsby, Ont.
Rickard, Mrs. Martha J.	Newcastle, Ont.
Ridout, Mrs. Amy H.	Toronto, Ont.
Riley, Edgar J.	Bay City, Mich.
Riordan, Mrs. Maria Isabel	Toronto, Ont.
Ritchie, C. F.	Toronto, Ont.
Roach, Edwin	Toronto, Ont.
Robert, F. A.	Chatham, Ont.
Roberts, Fred T.	St. Thomas, Ont.
Roberts, Henry L.	Grimsby, Ont.
Roberts, Mrs. Jessie	Oshawa, Ont.
Roberts, Joseph H.	Cobourg, Ont.
Roberts, Miss Mary F.	Cobourg, Ont.
Robertson, Miss Agnes Lillian	Toronto, Ont.
Robertson, Mrs. Elizabeth M. B.	Toronto, Ont.
Robertson, Miss Isabella Roberta	Toronto, Ont.
Robertson, James Sutherland	St. Thomas, Ont.
Robertson-Walker, Mrs. Elizabeth F.	Distington, England.
Robinson, Mrs. E. Howie	Toronto, Ont.
Robinson, Dr. Edward H.	Toronto, Ont.
Robinson, Mrs. Elizabeth S.	Toronto, Ont.
Robinson, George	Toronto, Ont.
Robinson, Henry	Toronto, Ont.
Robinson, Mrs. Lydia A. E.	Hamilton, Ont.

Robinson, Sarah, Estate of the late. Miss Hannah M. Robinson, Miss Alice A. Robinson, Executrices and Trustees	Toronto, Ont.
Robinson, Mrs. Sophia	Toronto, Ont.
Robinson, William Aspley	Hamilton, Ont.
Rodger, Thomas Thyne	Edinburgh, Scotland.
Roe, Barbara M., Estate of late. Executor: Dr. J. H. Holdcroft.	Havelock, Ont.
Rogers, Dr. Frank E.	Denver, Col.
Rogers, Miss Mary Susana	Denver, Col.
Rogerson, William	Toronto, Ont.
Rohleder, Frederick	Kitchener, Ont.
Rohleder, Miss Winnie	Kitchener, Ont.
Romain, Miss Kate C.	Oakville, Ont.
Root, Mrs. Esther A.	Dunnville, Ont.
Roper, Mrs. Fanny Ewart	Ottawa, Ont.
Roper, Alfred W., Tutor for Alfred, Venner and Billy Roper under will of Mrs. Jessie C. Roper	Montreal, P.Q.
Rosebrugh, Mrs. Jessie Whyborn	Toronto, Ont.
Rosebush, Mrs. Barbara J. McNaughton	Appleton, Wis.
Ross, Aaron, Estate of late..	Port Perry, Ont.
Ross, Alexander B.	Toronto, Ont.
Ross, Mrs. Adelaide M.	Toronto, Ont.
Ross, Charles A.	Toronto, Ont.
Ross, James Allison	Oshawa, Ont.
Ross, Mrs. Jane C.	Montreal, Que.
Ross, Dr. John F.	Toronto, Ont.
Ross, Mrs. Mabel Kate	Quebec, Que.
Ross, Robert	Toronto, Ont.
Ross, William	Toronto, Ont.
Ross, Dr. William K.	Brockville, Ont.
Rowe, Miss Leila Cordelia	Toronto, Ont.
Roy, Mrs. Mary Ann A.	Hamilton, Ont.
Royal Loan and Savings Company, The, in trust	Brantford, Ont.
Royal Trust Company, The,	Toronto, Ont.
Royal Trust Company, The, in trust	Montreal, Que.
Royal Trust Company, The, Trustees for Mrs. Annie S. Hill	Toronto, Ont.
Royal Trust Company, The, Trustees for Mrs. E. L. Pipon	Toronto, Ont.
Rudlen, George	Toronto, Ont.
Rudolf, Mrs. Edna H.	Brookline, Mass.
Rule, Mrs. Susan Webster Dodge	Mewburyport, Mass.
Rush, Harry	Peterborough, Ont.
Russell, Miss Elsie	Cobourg, Ont.
Russell, Mrs. Harriet	Arnprior, Ont.
Russell, Miss Margaret	Cobourg, Ont.
Russell, Mrs. Mary T. and John Percy Russell, Executors Estate of Frank J. Russell	Toronto, Ont.
Russill, Frank J. B.	Toronto, Ont.
Rutherford, Miss Amy E.	Toronto, Ont.
Rutherford, Miss Fannie	Toronto, Ont.
Rutherford, Mrs. Sadie	Ashburton, Devonshire, England.
Ruthven, Mrs. Adah V.	Toronto, Ont.

BLOOR AND DOVERCOURT ROAD
TORONTO

DANFORTH AND LOGAN AVENUES
TORONTO

RONCESVALLES & HOWARD PARK AVENUES
TORONTO

McCAUL & DUNDAS STREETS
TORONTO

RUTHVEN, HENRY	Niagara-on-the-Lake, Ont.
RYERSON, MARY A., Estate of late. Executors: Surgeon General George Sterling Ryerson, James Eric Egerton Ryerson, John Austin Worrell, K.C.	Toronto, Ont.
SAGER, MRS. STELLA IRENE	Cobourg, Ont.
SAILSBURY, MRS. MARY G.	Toronto, Ont.
ST. JOHN, MRS. ISABELLA	Uxbridge, Ont.
SAMUEL, MISS KATHLEEN MAY	Toronto, Ont.
SAMUEL, SIGMUND	Toronto, Ont.
SANDERS, WILLIAM BLAKE	Stouffville, Ont.
SAUER, GEORGE	Galt, Ont.
SAVAGE, MRS. MARION D.	Montreal, Que.
SCANDRETT, HAROLD B.	Toronto, Ont.
SCHOELER, PIERRE	Toronto, Ont.
SCHOLEFIELD, MRS. MURIEL	Salt Lake City, Utah.
SCHOLFIELD, MRS. A. L., in trust (deceased)	Toronto, Ont.
SCHOLFIELD, H. C.	Toronto, Ont.
SCOTT, C.S., President, and C. W. CARTWRIGHT, Manager, in trust	Hamilton, Ont.
SCOTT, JAMES, Estate of late. Executors: Robert Scott, James Scott, Mrs. Jessie Scott	Toronto, Ont.
SCOTT, MRS. JESSIE	Toronto, Ont.
SCOTT, JOHN	Windsor, Ont.
SCOTT, ROBERT and JAMES SCOTT, in trust	Toronto, Ont.
SCOTT, WALTER E.	Toronto, Ont.
SCOTTISH NORTHERN INVESTMENT TRUST, LIMITED, THE	Aberdeen, Scotland.
SECOND SCOTTISH NORTHERN INVESTMENT TRUST, LTD., THE	Aberdeen, Scotland.
SCOUGALL, MRS. CHARLOTTE	Kincardine, Ont.
SCULLY, MISS ELIZABETH SCULLY, MISS MARY SCULLY, MISS NORMA	Toronto, Ont.
SEAGRAM, MISS FLORENCE A.	Toronto, Ont.
SEGSWORTH, R. F.	Toronto, Ont.
SELBY, W. T. H.	Toronto, Ont.
SEMPLE, MISS GERTRUDE M.	Toronto, Ont.
SEMPLE, MISS JANET	Tottenham, Ont.
SEMPLE, MISS MARGARET LYDIA	Ottawa, Ont.
SEMPLE, ROBERT	Tottenham, Ont.
SEMPLE, WILLIAM H.A.	Cobourg, Ont.
SHARLAND, WALTER	Toronto, Ont.
SHARPE, WALTER	Toronto, Ont.
SHAUGHNESSY, RT. HON. LORD, K.C., V.O.	Montreal, Que.
SHAW, HEDLEY	Toronto, Ont.
SHEA, JOHN F.	Hamilton, Ont.
SHEE, MRS. MARY ANN	Quebec, Que.
SHEPPARD, O. B.	Toronto, Ont.
SHEPPARD, MRS. SARAH A.	Toronto, Ont.
SHIER, MRS. JANE S.	Sunderland, Ont.
SHIPMAN, MRS. MARY ALBERTA	Cannington, Ont.
SHIPMAN, ROBERT H.	Cannington, Ont.

SIBBITT, MRS. JANE E., Estate of late. Executors and Trustees: Edward Blake Duncan, Frederick J. Bishopp	Brantford, Ont.
SIMPSON, A. G.	Montclair, N.J.
SIMPSON, MISS ETHEL B.	Toronto, Ont.
SIVERS, CHARLES L.	Toronto, Ont.
SIVERS, FANNY HUTSON	Toronto, Ont.
SIX, MRS. JANE M.	Port Perry, Ont.
SLATER, ESTHER, Estate of late. Sir Arthur Percy Sherwood, Executor and Trustee	Ottawa, Ont.
SMALL, ARTHUR ATWELL, M.D.	Chicago, Ill.
SMALL, HARRY C.	Toronto, Ont.
SMITH, MISS ALICE J.	Toronto, Ont.
SMITH, MRS. ALICE LARRATT, Estate of late. Administrator: G. Larratt Smith	Toronto, Ont.
SMITH, PROF. ANDREW, V.S., Estate of late. Executors and Trustees: Toronto General Trusts Corporation, Dr. David King Smith	Toronto, Ont.
SMITH, MRS. CATHARINE	Toronto, Ont.
SMITH, MRS. CATHERINE	Marksville, Ont.
SMITH, C. W.	Whitby, Ont.
SMITH, MRS. ELLA M. G.	Cobourg, Ont.
SMITH, MISS EMMA	Ottawa, Ont.
SMITH, ERNEST HERBERT	Blenheim, Ont.
SMITH, HON. SIR FRANK, Estate of late. Executors: Toronto General Trusts Corporation	Toronto, Ont.
SMITH, DR. FRANK ROY, and EDGAR E. N. SMITH	Cobourg, Ont.
SMITH, JAMES H., and MISS MARION B. SMITH, Trustees	Toronto, Ont.
SMITH, MRS. J. LUCRETIA	Stratford, Ont.
SMITH, MRS. LILIAN M.	Ottawa, Ont.
SMITH, MISS MARY JANE	Whitby, Ont.
SMITH, ROBT.	Toronto, Ont.
SMYTH, MRS. JULIA S. M.	Lindsay, Ont.
SNELL, JOHN	Belleville, Ont.
SNOWBALL, GEORGE M.	Toronto, Ont.
SNOWBALL, THOMAS, M.B.	Burnley, England.
SOMERSET, WILLIAM FRANCIS	Port Sydney, Ont.
SOMERVILLE, GEORGE	Toronto, Ont.
SOMERVILLE, MRS. MARY AMELIA	Toronto, Ont.
SOUTHAM, MRS. HENRIETTA A.	Ottawa, Ont.
SOUTHDRIVE SECURITIES LIMITED	Toronto, Ont.
SPARKHALL, MRS. FANNY	Uxbridge, Ont.
SPELLMAN, MRS. ANNIE	Hastings, Ont.
SPENCER, CHARLES C.	Picton, Ont.
SPENCER, JOHN	Bradford Ont.
SPENCER, MILES, Estate of late. Executrix: Mrs. Edith Spencer	Southampton, Ont.
SPIERS, MRS. EDITH L.	Galt, Ont.
SPRAGGE, GEORGE W.	Cobourg, Ont.
SPRAGGE, MRS. JESSIE	Toronto, Ont.
SPRAGGE, J. W.	Cobourg, Ont.
SPRATT, MRS. MARGARET J.	Hamilton, Ont.
SPRATT, W. A., in trust	Hamilton, Ont.
SPRINGER, MISS IVA MYRTLE	Guelph, Ont.

BLOOR AND BATHURST STREETS
TORONTO

DUFFERIN STREET AND LAPPIN AVENUE
TORONTO

EASTERN HARBOUR BRANCH
CHERRY AND COMMISSIONER STREETS, TORONTO

BLOOR STREET AND RUNNYMEDE ROAD
TORONTO

Springer, S.	Guelph, Ont.
Springer, Miss Violet Olive	Guelph, Ont.
Square, John S.	Stratford, Ont.
Square, John S., in trust for Mrs. M. A. Hattie Frank	Stratford, Ont.
Stanley, Mrs. Margaret Viola	Nipigon, Ont.
Staples, Mrs. Jane and Mrs. Jane B. Haig	Cobourg, Ont.
Staples, Miss Lillian M.	Cobourg, Ont.
Stark, John & Co., Trustees	Toronto, Ont.
Starr, Mrs. Anne C. M.	Toronto, Ont.
Starr, Mrs. Georgie	Toronto, Ont.
Stayner, Mrs. Harriot Rose	Toronto, Ont.
Stephan, Charles S.	Walkerton, Ont.
Stephens, Mrs. Laura A. Staples	Toronto, Ont.
Stevenson J. M.	Rochester, N.Y.
Stewart, Alexander Mitchell	Winnipeg, Man.
Stewart, Charles R.	Port Perry, Ont.
Stewart, Mrs. Fannie E.	Toronto, Ont.
Stewart, Robert, Estate of late. Executor: John Duncan	Toronto, Ont.
Stewart, William.	Toronto, Ont.
Stewart, John, Estate of late. Executor: William Stewart	Toronto, Ont.
Stobart, Frank E.	London, England.
Stocks, W. S.	Empress. Alta.
Stoddart, John H.	New York, N.Y.
Stokes, Mrs. Maude	Kingston, Ont.
Stone, Mrs. Edna Alberta	Port Perry, Ont.
Stone, George	Port Perry, Ont.
Storie, James D.	Oshawa, Ont.
Storie, Fred Thomas	Oshawa, Ont.
Strang, Mrs. Williamina C. C.	Westmount, Que.
Strathy, A. G.	Toronto, Ont.
Strathy, Miss Elizabeth M. L.	Toronto, Ont.
Strickland, Mrs. Mabel G.	Hamilton, Ont.
Stuart, Charles P.	Toronto, Ont.
Stuart, Miss Clara M.	Caledonia, Ont.
Stuart, Mrs. Elizabeth	Guelph, Ont.
Stuart, Miss Maggie H.	Caledonia, Ont.
Stuart, Dr. Peter	Guelph, Ont.
Suckling, Mrs. Clarice I.	Peterborough, Ont.
Sullivan, Dr. Herbert J.	Hamilton, Ont.
Sulman, Charles N.	Belleville, Ont.
Sun Life Assurance Company of Canada	Montreal, Que.
Sutherland Mrs. Annie	Guelph, Ont.
Sutherland, Mrs. Bertha	Montreal, Que.
Sutherland, Mrs. Daisy E.	Dayton, Ohio.
Sutherland, William	Orillia, Ont.
Sutton, Mrs. Alice	Hamilton, Ont.
Sutton, Miss E. Laude	Toronto, Ont.
Swabey, Mrs. Florence	Toronto, Ont.
Swart, Henry T.	Winnipeg, Man.
Swart, Mrs. Martha Carey	Winnipeg, Man.

SWEETLAND, JOHN, Estate of late. Trustees: Charles J. R. Bethune, Mrs. Selina F. Geddes	Ottawa, Ont.
SWITZER, MRS. EVELYN E.	Dresden, Ont.
SYKES, MRS. I. JOSEPHINE	Oshawa, Ont.
TAFT, HULBERT	New York, N.Y.
TAIT, ANDREW	Toronto, Ont.
TANDY, MRS. GERTRUDE L.	Toronto, Ont.
TANE, MRS. CATHERINE	Oshawa, Ont.
TASSIE, MRS. MAY E.	Toronto, Ont.
TATHAM, EDWARD	Guelph, Ont.
TAYLOR, MISS ANNIE M. and MISS MARY B. TAYLOR	Simcoe, Ont.
TAYLOR, MRS. BEATRICE E.	Simcoe, Ont.
TAYLOR, MRS. FLORENCE E.	Winnipeg, Man.
TAYLOR, GEORGE W.	Cobourg, Ont.
TAYLOR, JOHN C.	Port Perry, Ont.
TAYLOR, MRS. MARY A.	Port Perry, Ont.
TAYLOR, MRS. MATILDA M. E.	Todmorden, Ont.
TAYLOR, THOMAS WARDLAW and J. J. CHARTERIS THOMSON, Executors Estate of late SIR THOMAS W. TAYLOR	Hamilton, Ont.
TEEPLE, MRS. ELLA M.	St. Thomas, Ont.
TELFER, MRS. EVELINE C.	New York, N.Y.
TELKE, HERMAN	Winnipeg, Man.
TEMPLE, J. ALGERNON, M.D.	Toronto, Ont.
TENNIS, MRS. ERIE ETHEL	La Porte, Ind.
TESCH, DR. FREDERICK C.	Niagara Falls, N.Y.
TESSIER, THE HON. AUGUSTE	Rimouski, Que.
THACKER, MRS. EMILY	Wimbledon, England.
THOM, MISS AGNES B.	Pickering, Ont.
THOM, J. H., Estate of late. Executors: Mrs. Elizabeth Thom, Robert Scott	Toronto, Ont.
THOMAS, MRS. AMY L.	Toronto, Ont.
THOMPSON, MRS. AGNES R.	Brooklin, Ont.
THOMPSON, MRS. ELVIRA F.	Manchester, Ont.
THOMPSON, MRS. HARRIET	Kinnears Mills, Que.
THOMPSON, MRS. HESTER C.	Toronto, Ont.
THOMPSON, JAMES, JR	Bowmanville, Ont.
THOMPSON, JOSEPH J.	Brooklin, Ont.
THOMPSON, MRS. MARIA	Coaticook, Que.
THOMPSON, SAMUEL H. (deceased)	Toronto, Ont.
THOMPSON, MRS. SUSSANNAH JANE	Toronto, Ont.
THOMPSON, THOMAS F.	Uxbridge, Ont.
THOMPSON, WILLIAM	Uxbridge, Ont.
THOMPSON, WILLIAM FRANCIS	Manchester, Ont.
THOMPSON, MISS ZELLA	Uxbridge, Ont.
THOMSON, MRS. ELIZABETH	Stirling, Scotland.
THORBURN, JAMES, M.D., Estate of late. Executors: Toronto General Trusts Corporation, William George Watson	Toronto, Ont.
THORBURN, MRS. JANE	Toronto, Ont.
THORNE, MISS ELSIE M.	Toronto, Ont.
THORNTON, MRS. EDITH	Toronto, Ont.

EDMONTON

CALGARY

THORNTON, MRS. EDITH, in trust	Toronto, Ont.
THORNTON, MISS JOSEPHINE M.	Toronto, Ont.
TILT, CAPEL.	Winnipeg, Man.
TOBIN, C. A.	Fergus, Ont.
TOBIN, MISS EMILY H.	Fergus, Ont.
TOD, MRS. ADELZA B.	Oshawa, Ont.
TODD, J. WATSON	Spital, England.
TODHUNTER, MRS. JESSIE S.	Columbus, Ohio.
TORONTO GENERAL TRUSTS CORPORATION, THE	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, in trust	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, Ottawa, Trustees for ETHEL M. HAMILTON	Ottawa, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, Ottawa, Trustees for MARY A. HAMILTON	Ottawa, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, in trust for MRS. HARRIETT S. BACQUE	Toronto Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, Executors J. W. LANGMUIR Estate	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, Executors Estate of late MARGARET LANGMUIR	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, Trustees for PAUL W. LITCHFIELD	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, For account of MISS INA BEATRICE MATTHEWS	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, For account of MRS. ETHEL ADINE ROSS	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, NADINE J. H. OSLER trust	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, and CAPTAIN J. S. ALSTON, in trust	Toronto, Ont.
TORONTO GENERAL TRUSTS CORPORATION, THE, and GEORGE E. WATSON, in trust	Toronto, Ont.
TORONTO MORTGAGE CO., in trust	Toronto, Ont.
TORRANCE, BATY M., Estate of late. Administrators: Royal Trust Company	Ottawa, Ont.
TORRANCE, MISS BEATRICE	Toronto, Ont.
TORRANCE, MISS JESSIE T.	Toronto, Ont.
TORRANCE, MISS MADELINE	Toronto, Ont.
TREBLE, ARTHUR W.	Hamilton, Ont.
TREES, CAPT. CHRISTOPHER F., Estate of. James D. Trees, Samuel L. Trees, Executors	Toronto, Ont.
TREES, JAMES D. MISS CHARLOTTE E. TREES, MISS EDITH J. TREES SAMUEL L. TREES, Trustees	Toronto, Ont.
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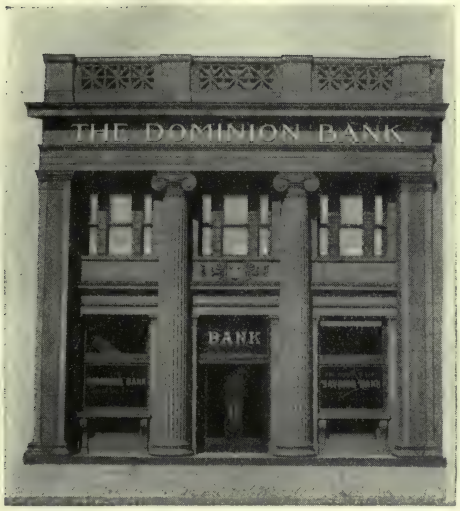

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WARD, WILLIAM J., Tutor	Lennoxville, Que.
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WICKETT, THOMAS	Port Hope, Ont.
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WILSON, MURRAY F.	Toronto, Ont.
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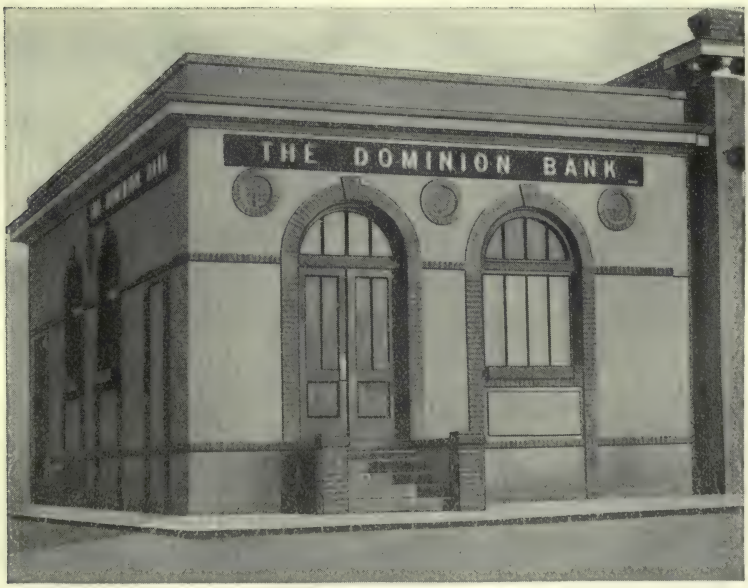

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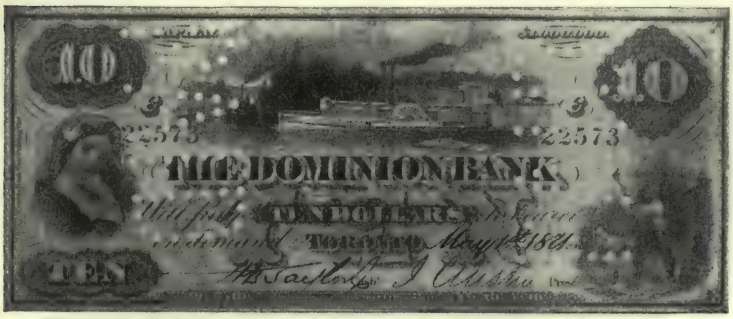

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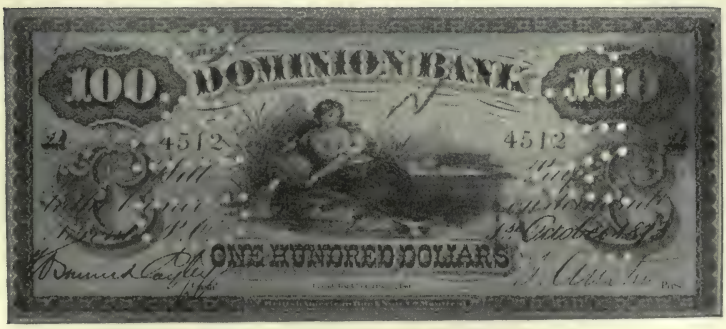

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FIFTIETH ANNIVERSARY DINNER

HELD IN THE HEAD OFFICE, JANUARY 25TH, 1921, ATTENDED BY DIRECTORS, OFFICIALS AND MANAGERS

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